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881







# THE GREAT TONTINE.

VOL. III.



# THE GREAT TONTINE

A Novel.

BY

HAWLEY SMART,

AUTHOR OF "BREEZIE LANGTON," "BOUND TO WIN,"  
"SOCIAL SINNERS."

"For dice will run the contrary way,  
As well is known to all who play,  
And cards will conspire as in treason."

IN THREE VOLUMES.

VOL. III.



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## **CONTENTS OF VOL. III.**

### **CHAPTER I.**

	<small>PAGE</small>
<b>SAM HEMMINGLY PUZZLED</b>	<b>1</b>

### **CHAPTER II.**

<b>CLOUDS ON THE HORIZON</b>	<b>22</b>
------------------------------	-----------

### **CHAPTER III.**

<b>BOB PEGRAM'S PERPLEXITIES</b>	<b>45</b>
----------------------------------	-----------

### **CHAPTER IV.**

<b>MEETING OF BEATRICE AND MARY</b>	<b>68</b>
-------------------------------------	-----------

### **CHAPTER V.**

<b>JACK TACKLES THE LAWYER</b>	<b>93</b>
--------------------------------	-----------

"Only arrived in town about a couple of hours ago ; drove straight to my hotel to doff my nautical 'togs,' and get into the more ordinary garb of London life ; had something to eat, and as soon as I had appeased, what you will be delighted to hear was an extremely healthy appetite, came on here to see you. Of course I could not 'wire' from Rydland for fear of some one 'twigging' it, you know ; one could not be too cautious against such foxy beggars as Pogram and Son. Now then, give me a chair and a pipe, and—well, yes, a little something to drink with it would not be amiss—and then lend me your ears ; I have got a very ship-load of information to pour into them ; I have done splendidly. I have collected all the facts possible about poor old Krabbe, even down to his wearing a wig ; and I have wound up by seeing him. What do you think of that ?"

"Bravo !" cried Ronald. "Get into that

big chair on the right hand side ; there is the brandy and cold water ; the tobacco is in that jar, and that is the best pipe in the rack. Now, blaze away, and I will promise not to interrupt you until you have done."

Thus adjured, Jack Phillimore proceeded to narrate, with the greatest complacency, all the biographical details that he had succeeded in gathering about old Mr. Krabbe. He gave a spirited account of his interview with the Pegrams, father and son ; then he described his expedition to the cottage ; dwelt upon the charms of the buxom nurse, and jested at the idea of such a dried-up old mummy as Krabbe having such a comely care-taker, and wound up by saying, with a peal of laughter,—“ And old Krabbe, Ringwood, was the only one of them who would have it that I was not a sailor—and why ? Why do you think that he said I was no sailor,—because I had no pigtail. The old duffer, you see, had got back amongst

his boyish days, and couldn't stand a sailor without a pigtail."

Ringwood had listened very attentively, and continued to smoke silently for some minutes after the other had finished.

" Well," interrupted Jack Phillimore, " what do you make of it all ? you did not expect me to pick up such a budget of facts about old Krabbe in the time, did you ?"

" No," replied the barrister, slowly, " you certainly picked up a good deal about the old man, and, as you say, you have seen him ; but bar that latter point, the devil of it is, I cannot see what use we are to make of all this information now we have got it. Now, though Hemmingby did not exactly tell us so, I take it that when he told us to look up the latter days of Mr. Krabbe, it was under the idea that the old man was Pegram's nominee. Well now, supposing he is, all we can make out of this is, that Pegram's nominee is a very, very

shaky life. But then, if it comes to that, so no doubt is Miss Caterham's nominee, if I could find him, and Lord Lakington's also."

"By Jove, though, this is a deuce of a go. You are quite right ; our great object, of course, is to convict Pegram of fraud of some sort ; but there is not a symptom of that in all the information I have picked up. What on earth could have made Hemmingby send us on such a fool's errand ?"

"Well, I can only suppose," cried Ringwood, "that Hemmingby thought it doubtful whether Mr. Krabbe really was still to the fore ; but not only have you actually seen him, but nobody in Rydland previously expressed to you the slightest doubt about his living in that cottage."

"Not a soul," said Jack, "and two or three I talked to about the old man spoke of occasionally seeing him ; others, too, saw him come

back from that change of air old Pegram took him for a few months back.”

“ Yes,” interposed Ringwood ; “ the evidence as to identity is very complete, and I am terribly afraid that our astute friend, the manager, has made a wrong cast altogether this time. However, we must talk matters over with him to-morrow, and see if he has anything further to suggest. It is of no use, P'hillimore, our hammering any more at this now ; let us talk about something else.”

Lovers are, we know, apt to do it ; and to these stricken ones a *tête-à-tête* with a friend over a pipe about midnight offers irresistible temptation. Still, I think it was hardly fair of Ronald Ringwood to prelude the story of his love with that insidious “ let us talk about something else.” However, in this case it was the bitter bit ; for no sooner had Ringwood not finished, but come to a pause, in the tale of his passion for Mary Chichester, than his com-

panion promptly poured forth the story of his undying affection for his cousin Beatrice ; his fixed determination that she should never be the bride of a beast like Pegram, nor, indeed, it seemed, as the hours stole on, of any other beast. It is true that Jack had already told the history of his ill-starred love to Ringwood ; but who of us spares his friends the twice-told tale. When it comes to that old romance in which we play the Romeo, there are few of our male intimates who escape hearing of every sigh and thought that rends our manly bosom. But two young fellows, with a jar of tobacco and a good fire, and a love story a-piece, as may be easily supposed, talked far into the night, and three had chimed from the neighbouring steeple before, with a hearty hand-grip, the pair separated.

The next afternoon saw the two detectives at the door of the "Vivacity" Theatre, anxious to unfold the results of their enquiries to

Mr. Hemmingby, and still more anxious to hear what comment that astute gentleman might have to make upon them. Mr. Hemmingby listened to the account of Jack Phillimore's proceedings with an amused smile, and for the first time Jack conceived doubts as to whether he had been such a success as a detective as so far he had thought himself.

“ Sailor ! ” said the manager, “ what on airth put masquerading into your head ? why the deuce you didn’t go down as yourself I can’t conceive. Oh ! I know what you are going to say about the sailor,—and I make no doubt but what you can play it,—that you were the real article, and not a T. P. Cooke one ; but, my dear sir, a sailor in Rydland would be something like a white elephant in the Strand—all heads would be turned to look at him ; and then, when there was no necessity for it, you must needs go and see the Pegrams. Now, Mr. Phillimore, I’ll hold you anything you like

from five to fifty that old Pegram knows by this, not only that you were not an ordinary sailor, but that you are John Phillimore, nephew of Viscount Lakington."

"Absurd," replied Jack, "impossible; how could he possibly know?"

"Ah! that I really can't tell you; but I will certainly make you any reasonable bet that he does; and now, if you will excuse my saying so, you will never make a detective, Mr. Phillimore."

"Well," said Jack, though with considerably less confidence than he had displayed before Mr. Hemmingby had so derided his disguise, "I am sure I followed your instructions pretty closely; that we can make nothing out of the particulars I have obtained is hardly my fault."

"Now that is just where it is," replied the manager. "Listen to me for a moment. You went down there to obtain the particulars of

Mr. Krabbe's last illness. Now, if there is one thing pretty certain to be tried in a serious illness of that kind, it is change of air; now, did anybody tell you that Mr. Krabbe went away for change of air?"

"Of course," replied Jack; "did I not tell you?"

"I am not quite sure; but one thing I know you didn't tell us, was where he went to."

"Certainly I did not, because I never heard; nobody seemed to know exactly; but as he came back again, I should think it does not much matter where he went."

"Ah," replied Hemmingby; "now that is precisely the point upon which I differ with you. I want to know where he went, at what hotel he stayed, and, in short, to follow him step by step back to his very cottage."

"But," interposed Ringwood, "I still cannot see your object. Old Krabbe returned, and was seen and recognized by several people at

the railway station and in the town. He has been recognized by several people since he has lived at the cottage."

"Why, you don't mean to tell me," exclaimed Jack Phillimore, "that I did not see the real Mr. Krabbe the other day?"

"Certainly not," rejoined the manager; "only bear in mind, as you had never seen him before, it is quite impossible for you to judge."

"I am very willing to admit that," replied Jack; "but that does not apply to other people."

"No. However, I have a whim to trace Mr. Krabbe from the time he left Rydland to the time he returned to it; nothing in it, very likely, still that is my fancy; and as I don't think much of you fellows as detectives, I shall just take this in hand myself."

"And what disguise do you mean to adopt?" enquired Jack.

"Disguise!" ejaculated Hemmingby, "what do I want with a disguise. They know me by sight pretty well in Rydland, and are quite used to my coming down there. I shall even do as you did—go and see old Pegram; but then I shall go because he would think it odd if I didn't. I have some property at Llanbarlym, and occasionally take a run down to look after it. No; I have only one thing to be careful about, and that is how I make my enquiries concerning where Mr. Krabbe went to for a change. I have a notion old Pegram will cock his ears if he hears anybody is manifesting curiosity on that point. I shall be off to-night, and come back by the night-mail to-morrow. I will go out myself and have a look at old Krabbe if I have time."

The two young men were extremely delighted at Hemmingby taking up this search himself. What on earth he expected to elicit, supposing that he succeeded in tracing

Mr. Krabbe's wanderings in search of health, they could not conceive; but they both had an entire belief, that if the shrewd, energetic manager took the thing in hand the Pegrams would be exploded in some fashion. He, at all events, would be able to identify Mr. Krabbe, and in the mean time they had nothing to do but to wait and see what became of the manager's raid into the Welsh country.

Mr. Hemmingby's proceedings in a great measure resembled those of Jack Phillimore. They were not quite so theatrical, nor were his enquiries made with the frankness that characterized the sailor; and on one point he differed most essentially from his predecessor, for whereas Jack had been delighted with the fund of information he had acquired, Hemmingby, although apparently successful, was rather dissatisfied with his budget. He had discovered with no great difficulty that

Mr. Krabbe had gone to Slackpool Super-mare.

"That's right, no doubt," muttered Hemmingby to himself. "I shall find he didn't stop there long, I'll engage. Old Pegram would have taken deuced good care nobody knew that much, unless I am all wrong about Mr. Krabbe's change of air. Of course I shall have to go over to Slackpool and make further enquiries."

But the thing that bothered Sam Hemmingby most was an incident that came out of his calling at the cottage to see old Mr. Krabbe. The door had been opened to him by the nurse, and it did not escape the quick-eyed manager, that the woman gave a slight start upon seeing him. Like Jack Phillimore, he was told that the old man was asleep, and that he could not see him; but whereas the nurse had been smiling and courteous to the young sailor, she was unmistakably sullen and morose in her

manner towards Hemmingby. Her replies were of the briefest, and couched in the most sulky tones ; and she kept her eyes doggedly cast down, so that the manager failed to get a thorough good look into her face, although he prolonged the interview as much as possible for that express purpose.

“ Well,” he muttered as he walked away, “ I am regularly gravelled this time. Who the deuce is that woman, and where on earth did I ever see her before ? Odd, I can’t recollect for the life of me ; and I have a sort of idea that the jade did not mean I should, for she never looked at me after the first glance. What a dunderheaded old fool I am not to remember who she is ; however, the only thing I feel pretty clear about is, that wherever I did see her before, it wasn’t in a hospital, nor was she doing nurse.”

In vain and in vain did the manager rum-mage his brain, not only in the train, but even

the first thing on waking the next morning; fit a name to the buxom nurse he could not.

“And yet that woman is the clue to the whole enigma, I have no doubt,” thought Hemmingby.

There could be little doubt that both Ringwood and Phillimore would call in upon the manager the next day to learn the result of his investigations. The manager made no secret whatever of his proceedings, with the one exception, that he did not think it any use to tell the young men that he had a vivid impression of having met the nurse before under very different circumstances. He announced his intention of proceeding the next day to Slackpool Super-Mare, and suggested this time that Ringwood should accompany him.

“I shall have to leave it in your hands sooner or later,” said the manager, “as I could never spare the time to work the thing right out, and you can.”

But when Jack suggested that he should also join in the search, Sam Hemmingby refused his assistance in the most peremptory manner.

“No,” he observed ; “I have not the slightest doubt in my own mind that you are perfectly well known to the Pegrams as John Phillimore, heir to Viscount Lakington. I think it more than likely that some of old Pegram’s emissaries will be upon the look-out at Slackpool to see if you make any further enquiries that way ; Ringwood and myself will attract no attention ; Pegram will argue that I have no interest whatever in the ‘Tontine,’ and am a restless beggar, who may always be expected to turn up anywhere ; while even if Bob Pegram himself should be there and recognize Ringwood—well, he is nothing but a friend of mine.”

It was in vain that Phillimore argued that it was perfectly ridiculous to suppose that his

identity had been discovered. The manager was inexorable.

"I am just as sure," he said, "that the Pegrams have made out all about you as if they had told me so when I called upon them the other day. The fact of their mentioning nothing about the visit of a sailor was convincing proof to me that they had solved the riddle. Old Pegram would have asked me a question or two had he been still in doubt on the off-chance that I might make a likely surmise. No, no, Mr. Phillimore; you stay here for the present, and don't think I shall not find something for you to do later on."

To a man of Jack Phillimore's temperament this was some solace; for the idea of waiting with his hands in his pockets, while others fought out the battle for the hand of his cousin Beatrice, was excessively repugnant to him; but still, now Sam Hemmingby had conde-

scended to take the thing in hand himself, there was nothing for it but to submit.

Like his trip to Rydland, the manager's visit to Slackpool was hurried ; he was very soon back in London, and told Phillimore that things so far had turned out pretty much as he had expected. They had found out the hotel with very little difficulty at which old Pegram and his invalid charge had stayed ; but, as the manager had anticipated, they had only remained there two nights, and after a good deal of trouble he had traced them to lodgings on the outskirts of the town.

"And now," said Hemmingby, "the search becomes interesting. They left those lodgings, but where they went to next I have left Ringwood to discover, if he can. You see, Mr. Phillimore, it is quite likely there will be another move or two again after that ; and every time, I fancy, the move will get more difficult to follow."

“But, good heavens!” cried Jack, “what on earth can be old Pegram’s object in hopping about in this mysterious way from lodging to lodging?”

“That is exactly what I think we shall find out if we perseveringly trace lawyer Pegram and his invalid charge till we find them back again in Rydland. One would hardly have thought that such constant change of lodging could have been good for poor old Krabbe; they do not seem to have stayed more than two or three days in a place, that is, so far as we have gone.”

“But what do you think yourself, Mr. Hemmingby?”

“I think nothing further than that it will be a very interesting study, as I have said all along, and perhaps rather astonish us when it is worked out.”

“And when shall you have anything for me to do?”

SAM HEMMINGBY PUZZLED.        21

“ When Ringwood has got a little further in his investigations. And now I must ask you to run away, for I have got a lot of letters and other things to attend to ; but mark what I tell you, it may take time, but we'll 'bust' Pegram certain in the end.”

“ Good-bye,” replied Jack, “ only remember, as far as I am concerned, Pegram must be 'bust' in time to prevent this marriage.”

## CHAPTER II.

“ CLOUDS ON THE HORIZON.”

WHATEVER appearance she might keep up before her grandmother and the world generally, no young lady had ever contemplated her approaching marriage with greater dismay than did the Honourable Beatrice Phillimore. She might brazen it out, and say that, like other girls, she was going to marry money ; that the great end of life was a good house, carriages, an opera-box, and liberal pin-money ; but in the silence of the night season Beatrice's eyes would become wet with tears, and, in her heart of hearts, she owned that she would sooner have stood at the altar in cotton with her cousin

Jack than robed in satin as the bride of Pegram. There were times when she had doubts whether she could really carry this marriage through ; and had it been but her own fortune that depended upon it, Mr. Pegram would have speedily found his gorgeous wedding gifts returned, and have been briefly informed that the lady had changed her mind. The one thing that made her position endurable was, that she saw so very little of her affianced. The Viscount had taken care of that by persuading Robert Pegram that it was not customary in their class.

Lord Lakington, though he might humbug his neighbours and even himself, was tolerably wide-awake where his own interests were concerned ; and he thoroughly understood, that if this marriage was not made very easy for Beatrice, there was considerable likelihood that it would never take place. He played his part, too, with great skill. He kept the girl incess-

antly occupied. He, who had rarely troubled his head about her amusements further than procuring tickets for balls, theatres, &c., was now ever on the alert to act as escort. If it was too much for Mrs. Lyme Wregis,—and the Viscount's anxiety that that estimable lady should not over-fatigue herself was touching to witness,—then he was at his daughter's disposal. The Viscount was killing two birds with one stone, although, it must be confessed, at considerable sacrifice of his personal comfort. He detested society other than in the form of dinners ; and now, for the sake of his daughter, he was willing to go to any entertainment that she desired. It enabled him at the same time to take what he thought more care of his stepmother. He was always urging that, as he was going, there was no necessity for Mrs. Lyme Wregis playing *chaperon*.

“ You are good as gold, and a very gem of *chaperons*, as I am sure Beatrice will own ;

but still we must remember that you are not so young as you were, and we must not allow you to be fagged to death."

But the old lady was somewhat contumacious on this point. She really enjoyed society, provided that she was not kept up too late. She knew, from past experience, that she could rely upon Beatrice in this respect, and therefore insisted upon mixing in this whirl of gaiety that the Viscount had created to a much greater extent than he approved, extorting from that harassed peer, upon more than one occasion, some such *sotto voce* observation as "confound the old lady, if she did but know what her life was worth." So successful had the Viscount been in humbugging his neighbours on the subject of the marriage, that but for one thing he would have succeeded in fairly humbugging himself. He had thoroughly accustomed himself to the jargon of "New people, certainly ; but im-

mensely wealthy, and these, you know, are the days of fusion. Of course I do not mean to say that a girl like Beatrice might not have done better ; but it will do, sir, it will do."

But upon the few occasions that he was alone with Beatrice,—and, to do the girl justice, these were as rare as she could make them,—the veil was pretty rudely torn on one side. There was no doubt about it then, and it was impossible to shut his eyes to the fact that Beatrice Phillimore was about to marry this man Pegram for her father's sake ; and she either could not or cared not to conceal that this wedding was extremely distasteful to her. These interviews, however, were, as before-said, rare ; and though the Viscount undoubtedly suffered a few severe twinges of remorse at the time, yet in a few hours he resumed his specious reasoning, and once more convinced himself that really Beatrice might make a much worse match of it than with Bob Pegram.

She was a silly girl, with some foolish *tendresse* for her cousin Jack, which of course could never come to anything. Jack's bounden duty in life was to marry money to prop up the title. Young girls would have these nonsensical fancies, and was it not the duty of parents and guardians to prevent their doing anything so foolish as indulging them ? After turning matters over in his mind for two or three hours, assisting his cogitation by a glass of that brown sherry which he so much affected, the Viscount always arrived at the conclusion that he was a model parent, and had done his duty by his daughter both carefully and astutely.

As for Beatrice, she did not falter in her purpose, although there were times when she almost doubted whether her courage would not fail her. It was well enough in the day-time : there was the excitement of buying her *trousseau*, of perpetual entertainments to

which she went ; for, though it was the off-season, there was plenty going on in the London world, though in a quieter way than in the warm summer days of July ; but the nights were—oh, so long and dreary. Again and again did she think over how she had treated her cousin. Again and again did she picture to herself that last scene with him. “Coward,” she had called him ; and was he not so ? to congratulate her on her marriage. He must know that nothing but the most extreme pressure could have induced her to behave in this way ; and then again she remembered that was just what was so utterly unaccountable, both to Jack and to her grandmother. They could conceive no reason whatever that should have made her accept Robert Pegram, unless it was the temptation his wealth might afford. Of course they could see that her father approved and backed her up in this marriage ; but it was

impossible for them to guess the pressure her father had put upon her ; and they must never know it. She was pledged to keep the secret of the “Great Tontine,” at all events, for the present ; and once let this marriage be accomplished, what object would she then have in revealing it.

“ Oh, why does not Jack save me ? ” wailed the girl at times in her agony, reckless of the fact that, even presuming Jack Phillimore was in possession of the whole story, he would not at all see his way to guarantee four thousand a-year to his uncle for life. It was but the helpless cry for assistance we are all wont to raise when young to whatever may seem to be the tower of strength in our little world. A woman turns naturally to her lover ; she looks upon him as capable of confronting every emergency. She neither knows nor cares to ask how, but simply looks to him to guard her from whatever ills may be impending. So

much did this idea gather strength with Beatrice that at times she almost made up her mind to write to her cousin ; but then again came the old fatal objection, she must condemn her father to poverty. If she chose to do so, there was no reason why she should not save herself ; but then Beatrice felt that she could not do that. No ; she supposed it must all go on, and Jack and her grandmother must think the worst of her for all time. She often wonders what has become of her cousin, for although she is resolute never to see him, she keeps a sharp look-out upon his comings and goings in the Victoria Road ; but he had seldom been near the house of late, and never, as she well knows, has he asked for her. A few minutes' talk with Mrs. Lyme Wregis, and then he is gone again.

Mrs. Lyme Wregis is in a slight flutter of excitement, in a state that the Viscount would have greatly disapproved, as also the cause

thereof, had he but known it. Jack Phillimore had dropped a hint that it was more than probable this Pegram marriage would never take place. The old lady had declined to know anything of such intrigues as Jack might engage in with this view, and she was now suffering from intense curiosity as to what his scheme could be, coupled with considerable anxiety for its successful accomplishment. That she did not know more was due simply to her own commands; but although you may violently protest against being made an accomplice to a conspiracy, you may at the same time feel a most insatiable curiosity concerning all its details. The old lady comforts herself with the idea that she cannot, at all events, be kept long in suspense. The marriage has been postponed already, and Mr. Pegram is very urgent that there should be no further delay. Whatever Jack Phillimore's scheme may be, it behoves him to put it into execution pretty

quickly. A bare three weeks, and Beatrice will be a bride; and Mrs. Lyme Wregis thinks sadly what a very different bridal she had always pictured to herself for her bonnie Trixie. She wonders whether Jack Phillimore is to be depended upon, or whether these hints he throws out are but the idle vapourings of a love-lorn lover. But no; she thinks better of Jack than that. He is not of the kind that are wont to talk so loudly of what they mean to do. She knew Jack was most thoroughly in earnest regarding Trixie, and judged that he was, at all events, striving to do what he hinted at, and believing also that he had a very fair chance of succeeding.

Indeed, Jack Phillimore was in a state of intense excitement at the present moment. He had no doubt whatever that the Pegrams were guilty of an elaborate fraud of some sort. He had no doubt, again, that they would be exposed in the long run; but what was to him

a source of the greatest anxiety, was whether they would be so exposed before the day fixed for the marriage. Mr. Hemmingby proved right in his conjecture; lawyer Pegram and his invalid charge had changed their lodgings a good many times; indeed, they seemed never to have stayed above a couple of nights in one place; and the worst was, that they seemed to move from house to house in such stealthy fashion. Ringwood, and even Phillimore himself (for Mr. Hemmingby, having discovered no emissaries of the Pegrams on their footsteps, had allowed Jack to take part in the search), although never long losing the clue, yet at times had hard work to puzzle it out. It was this which made Jack so anxious. The days to the wedding were numbered, while the following the old lawyer through his rapid shifts of lodgings grew slower and more difficult with every change.

"It is pretty much as I expected," said Sam Hemmingby. "The more I see of it the more convinced I am that I started you on the right track. What do all these sudden shifts of lodgings mean? Clearly that old lawyer Pegram did not wish that any one should know where he took his poor old clerk to for change of air. Now what could have been his object in all this?"

"Well, I confess I cannot see," exclaimed Phillimore.

"It goes a good way to prove that I am right in supposing old Krabbe to have been Pegram's nominee. In that case, he would naturally be very much alarmed about the old man's life; still, wherever he took him for change of air, there would be no necessity to make a mystery of it. But just suppose that Pegram had made up his mind that under no circumstances should Krabbe die.'

“I don’t understand you,” exclaimed Jack.  
“How the deuce was he to prevent it?”

“Ah! we shall see when we come to that last lodging, that he did prevent it in some way, I fancy. I have a strong suspicion that poor old Krabbe died at that last lodging.”

“But hang it, man! you appear to forget that I saw him, spoke to him, the time I was down at Rydland.”

“That is what I say,” replied the manager.  
“Old Pegram would not allow him to die. He can give nature a good many points in a hundred, you bet your bottom dollar; but nature made a little mistake, which he, lawyer Pegram, was there to rectify; and, as you saw yourself, there was old Krabbe, not much to brag about, certainly, but still to the fore.”

“What! you mean to say that the old man I saw was an impostor?” exclaimed Jack Phillimore, for the first time really understanding what the manager’s motive was in

persistently tracking Mr. Krabbe and his search for health. "Why, this Pegram is a first-class scoundrel, and is perpetrating one of the most impudent frauds ever attempted."

"I think," replied the manager, laughing, "I would be more moderate in my language, if I were you, until you had worked the Krabbe problem thoroughly out. However, you know now what I am driving at, and it looks to me just now very much as if I was right."

Sanguine Jack Phillimore had no doubt about it whatever, and there now came to him the anxious question, Should they be able to prove it in time? Ringwood was down at Slackpool still patiently following up the track of lawyer Pegram this last spring; but he was for the present at fault, and the welcome telegram to announce the discovery of the trail had not as yet arrived, might not arrive, indeed,—as Jack knew from his previous experience,—for some days. Then it was hard to say how

many more shifts of lodgings they would have to follow up ; and so dubious did it seem to Jack Phillimore that Bob Pegram could be duly exploded before the day fixed for the wedding, that he began seriously to consider what was to be done in such case. Surely his uncle would be reasonable when he heard his story, and postpone this marriage ; but then, as Ringwood had pointed out to him already, up to this it was all conjecture, they could prove nothing ; and to bring such an allegation against a man without being able to substantiate it in any way was unheard-of, and likely to lead to the invocation of the law on the part of the accused. It was in vain that Jack tried to flatter himself that old Pegram was the sort of man to collapse from being threatened with such a charge. Hemmingby had laughed at the idea.

The manager had said, point blank,—

"I am not so certain about Robert Pegram ;

but the old man is as cunning as a fox, and will die as hard. You will never frighten him out of anything. He is quite capable of fighting the case when we have got it up ; but surely if you speak to the Viscount, and tell him what you suspect, a few days before the wedding, he will put it off. You may, I think, count upon that. No man likes being done, more especially on a large scale ; and Lord Lakington can easily insist that each party to the contract shall disclose and produce his nominee. It is true," concluded Hemmingby, meditatively, "that I should not be in the least surprised if the Viscount had the dust thrown in his eyes even then."

It was a singular thing about this somewhat ill-omened marriage, that while there were several people, including the two principals, who were very much averse to it, there were but two who were anxious to see it accomplished, viz. Lord Lakington and old Pegram.

The former was getting excessively tired of all the social obligations that he had of late taken upon himself. He was fully convinced that they were absolutely necessary, that Beatrice must be kept in a whirl of gaiety which would not allow her to think ; but, nevertheless, it bored him terribly. It had to be done, and therefore it was of no use attempting to shirk it ; but he should be very glad indeed when it was all over, and he had settled down into his sure and tranquil enjoyment of four thousand per annum. That old Pegram should be anxious to bring to a conclusion such an excellent bargain as he had made was, under any circumstances, only to be expected ; that a man, whose life-time had been dedicated to the accumulation of money, should be keenly alive to the acquirement of such a plum as the "Great Tontine" was only natural ; while, if the conjectures of Ringwood and Phillimore were correct, the sooner this marriage was

accomplished the sooner did the chance of any fraud on his part being discovered cease.

I have included the two principals amongst those who were averse to the wedding. What Beatrice's feelings are we already know; but Mr. Bob Pegram's might have been supposed in favour of the match. They were, to some extent. He was keenly alive to the *éclat* of marrying the Honourable Beatrice Phillimore, daughter of Herbert Viscount Lakington; he was quite awake to the capital independent income he should at once be put in possession of, and, as we have before seen, he thirsted for the unrestrained theatrical delights which would be at his disposal; while as for resigning the desk in his father's office, nobody could have displayed less compunction. But there is a drop of bitterness in all our cups,—unalloyed happiness is not given to humanity,—and, despite all the charms of birth, beauty, and wealth accompanying it, Robert Pegram viewed

his forthcoming marriage with no little dismay. He stood, no doubt, in considerable awe of his future wife and father-in-law ; but it was not that. There was another lady in the case—a lady with strong claims, and who, if the slightest hint of this proposed marriage reached her ears, would be likely to speak her mind ; and when Bob Pegram thought of that he literally shuddered. It was not that the lady was either a shrew or a termagant, but she had a spirit of her own. She would be infamously treated ; and then she knew—well, a great deal too much of Mr. Robert Pegram's past life to make him feel comfortable as to what revelations might fall from her lips in the first burst of her hot wrath.

Mr. Robert Pegram, in fact, had plighted his troth to this lady before his sire had broken to him his project for winding up the "Great Tontine" in their favour. It may be remem-

bered that Bob had slightly demurred when the alliance of himself with the Honourable Beatrice Phillimore was first suggested to him ; but he was made of much weaker stuff than his grim old progenitor, and stood in wholesome awe of directly opposing his will. That his father was most sincerely attached to him Bob Pegram knew well, but a more arbitrary, despotic old man never existed. He had spent his life struggling to amass a handsome fortune, with the sole view of making his son a gentleman. He intended that all his accumulations, whatever they might be, should go to Bob at his death ; but during his life-time he exacted implicit obedience. He was not one of those fathers who worried his son by continually interposing about trivial matters. Old Pegram rarely interfered with Bob's whims and wishes ; but when he did, the son knew it was hopeless to struggle against the stronger will. The old man would wax almost pathetic

in his appeal that Bob would be guided by the light of his counsel, but at the same time he always contrived to let it be seen that he would be perfectly relentless in the event of disobedience. It was only in the case of his having contemplated going upon the stage that his father had ever threatened him with disinheritance ; but he had done it upon that occasion, and with a curtness that Bob Pegram felt carried a most unpleasant flavour of reality about it. He had not dared to refuse compliance with his father’s schemes ; still less had he dared to tell him why he demurred ; that would have been a confession of folly to his hard-headed, intriguing sire calculated to anger him to the highest pitch ; so that, upon the whole, Bob Pegram was not much more happy about his forthcoming marriage than was his bride-elect. Bob felt, indeed, that the ground was mined under his feet. Still, if he could but tide over the next three weeks in

safety, his marriage with the Honourable Beatrice would be a thing accomplished, and whatever the other lady might say in her wrath would be of comparatively little moment.

## CHAPTER III.

## BOB PEGRAM'S PERPLEXITIES.

PEGRAM and Son were considerably astonished upon the return of young Blinks with his information. The boy had tracked Jack Phillimore to his hotel, and contrived to get hold of his name from some of the under servants, and the knowledge that Jack Phillimore in person had been playing the spy down in Rydland set them thinking, to say the least of it. Of course they knew perfectly well who Jack Phillimore was. Pegram senior had made it his business long ago to know everything connected with Lord Lakington's family that was to be got at, either through

the medium of the ‘Peerage’ or by diligent enquiry. But what could have been Jack Phillimore’s object in seeking information about old Krabbe, and, further, in going to see him ?

“There is only one possible solution to the question,” argued the old lawyer. “Mr. Phillimore could have no object in doing this on his account; he must be simply acting as the agent of Lord Lakington. Now what on earth is his Lordship’s motive? and what could have made him think of wanting to know all about Krabbe? Somebody must have got hold of the Viscount, and been whispering stories to our disparagement. I suspect that is about what it is.”

But lawyer Pegram, as Hemmingby said, was not the man to be frightened out of his game lightly.

“We must be unrelaxing in our vigilance during the next three weeks,” he remarked to

his son, "and we must strenuously oppose any attempt to postpone the marriage. In the mean time, I will just slip over to Slackpool Super-mare. It is just possible that enquiring young people like Mr. Phillimore may take it into their head to follow old Krabbe all through that little tour of ours. I should be sorry, Bob, if they did not get every possible information ; should not you ? I will just make matters smooth for them," and the old gentleman chuckled slyly as he thought of an unsophisticated tracker like Phillimore seeking to follow a trail that he had been at some trouble to blind.

But although his father might face coming danger with unmoved front, yet Bob Pegram was not gifted with his sire's iron nerve. He was most seriously disconcerted at the idea of Lord Lakington making enquiries, and even hinted that it might be advisable to abandon this marriage altogether. I have said hinted,

for that was quite as far as Bob Pegram dared to go, his father's louring brow being too significant to permit of his being more outspoken. But a further shock was in store for luckless Bob. No sooner had his sire departed on his mission to Slackpool, than Mr. Hemmingby appeared in Rydland. Now, there was nothing in that ; Mr. Hemmingby often did appear in Rydland. But then, what made him go out to see old Krabbe ? Of course he had known the old man before his illness, and had often talked about going to see him ; but what made him do it just now ? Was he, too, an agent of Lord Lakington's ? And then he remembered that the Viscount had been present at that dinner which Hemmingby had given him at the "Wycherley" on the strength of his approaching marriage. Bob was experiencing the uncomfortable feeling a reckless schemer has who becomes at last aware that he is being counter-mined in every direc-

tion. If Hemmingby was really prompting and instigating Lord Lakington to enquire about old Krabbe, then, in Bob Pegram's eyes, the game was pretty well up, as far as he was concerned. Even his father, he remembered, had expressed great satisfaction when Hemmingby was out of the "Tontine," saying that there was, at all events, a dangerous antagonist disposed of; and Bob Pegram considered that Sam Hemmingby would be quite as dangerous an antagonist acting on behalf of somebody else as if he were working for himself. When you are playing with cogged dice it is awkward to have a veteran hazard-player joining in the game; and the more he turned the manager's visit to Krabbe over in his mind, the more convinced Bob Pegram became that that was the position he stood in. It had been all so very easy up to this. There had been literally no difficulty in carrying on their mystification; but if Hemmingby had come

down here with the firm conviction that old Krabbe was their "life," and with a determination to look into things, Bob Pegram felt convinced that the manager would get to the rights of the story sooner or later.

Bob Pegram, of course, went out to the cottage to hear all about Hemmingby's visit, and he found Mrs. Clark in no slight state of perturbation.

"It's what I have always dreaded, ever since you first told me that he had talked of coming out to see the old man. He took me so much aback that I declare to goodness I very nearly called him by his name straight out. I had no time to change my cap for one of a deeper border, to bring my hair more down, nor anything. I never dreamt of its being him, and opened the door as I might have done to any one. I did my best. After the first glance I kept my eyes well down, and no man ever got shorter

answers to his questions ; I gave him as little chance to hear my voice as might be. But mark, Robert ; for all that, he knew me."

"Do you mean to say," exclaimed Bob Pegram, "that he recognized you ?"

"He did, in a way. He could not quite put a name to me, but I know he felt certain that I was some one he had seen before."

"Good heavens!" exclaimed Bob Pegram, "what is to be done ?"

"Ah ! that is just what I want you to tell me. I thought you would be here, or I should have sent a note up to say that I wanted to see you. Mr. Hemmingby certainly did not recollect me precisely when he went away. He might call me to mind afterwards, though I don't think he would ; but if he sees me once or twice more he is sure to recollect me. Now, you know what my orders have been, always to let anybody see Mr. Krabbe when

Mr. Krabbe is ready to receive ; but we can't help his being asleep or irritable, can we, poor dear ?" and Mrs. Clark indulged in a low peal of rippling laughter.

" You have managed admirably, Kitty, so far ; but this is awkward, deuced awkward ; " and Bob Pegram buried his hands in his pockets and began to pace up and down the little parlour. " The governor is from home, too, to make matters worse. The advice of a long-headed file like him is worth anything in a fix."

" I say, Bob dear, do you think he has the slightest suspicion who I am ? "

" No, Kitty ; he takes you simply for what you represent yourself to be—takes you simply for what all Rydland does, as a nurse that I picked up in London to take care of old Mr. Krabbe."

" And, upon my word, if I had thought it was intended that that old gentleman was to

live so long I'd have thought twice before I would have taken the situation."

"Come, come, Kitty ; don't be cross. I know it is wearisome work for you, my dear ; but remember, the thing is drawing to a finish now, and then comes your reward."

"Time it did, indeed," replied Kitty Clark a little sharply. "I am sure no woman ever worked so hard for a husband. Think of my feelings too ; just think what it is for a woman to make a regular guy of herself for months ; to make herself look about ten years older than she really is ; and all to oblige your lordship ; and ah ! hardest lines of all, Bob, to know whenever she sees the man she loves she is looking a regular fright."

"No, Kitty, my dear, that is just what you can't do ; you are very clever, and the make-up is uncommonly good, no doubt. I quite admit that you have made the girl into the

matron, but she is a very good-looking matron, all the same."

"I don't believe you'll know me when you see me as my proper self again," retorted Kitty coquettishly. "Oh, Bob, do wait here whilst I run into the next room and slip on my own clothes; you have not seen me as my real self for months."

"Oh, nonsense; don't be foolish. You know you promised to be most guarded about everything you said and did. Just suppose anybody should come."

"Well, they would simply have to knock at the door until I was ready to open it. I am a nurse, not a hall porter, and nurses are allowed to change their dress occasionally. I will do it; I insist upon it. It is high time you saw me as I really am. I won't be ten minutes," and Kitty Clark whisked out of the room in very unmatronly fashion.

"I thought she had left all her own things

behind her," muttered Bob Pegram; "but I might have been certain that a woman's vanity would lead her to put just one dress at the bottom of the box. She would do it on the off-chance, I suppose, just as men throw a suit of dress-clothes into their portmanteau on the 'spec' that they might be asked out to dinner while on their travels. Now, if any blundering fool should happen to blurt out the news of my approaching marriage to her, there will be a row with a vengeance. She don't see many people, and I don't think anybody in Rydland knows it; but these things leak out in a most extraordinary manner. The governor would be simply like a raving lunatic when he found out who she was; but she knows enough, and is 'cute enough, to rather bother the old man, I fancy. It strikes me I am likely to be married whichever way things go."

And here his reflections were interrupted by the reappearance of Kitty Clark, no longer a

matron, but a tall, dashing young lady about six-and-twenty, with a very neat figure, a profusion of fair hair, and arrayed in very correct costume and high-heeled boots.

“There, Bob, that is more like it. Now do you feel ready to run away with me? How I wish you were going to! and that Mrs. Clark had made her final exit, and that Mrs. Robert Pegram and her husband, having been duly married, were ‘off to the Con-ti-nong’ with papa Pegram’s blessing ringing in their ears.”

“Well, Kitty, you may set your mind at rest on one point, you look prettier than ever. I declare, my dear, I really must have one—”

“Meaning, that you wish to impress a chaste salute, as the novelists say,” laughed the girl, yielding to her lover’s embrace. “Oh, Bob! it feels so awfully jolly to be one’s self again. I am so tired and weary of masquerading as Mrs. Clark, lady nurse of the Nursing Institute, Gower Street. When, when is it all

to end, dearest ? Of course I don't understand what it all means ; but at times I feel afraid that I am engaged in an imposition which might get you into a terrible scrape."

" Oh, nonsense, Kitty ; it is necessary to keep up this mystification for a short time longer, but no harm can come of it. And now, my dear, I must run away ; and as for you, you really must become Mrs. Clark again without more delay. Just fancy if Rydland caught sight of you as you are now."

" Good-bye, Bob," replied the girl, as she put up her lips for him to kiss ; " you needn't be afraid but what I will very soon turn nurse again now. There is nobody left to look nice for, remember," she added, laughing, and then stood well behind the door as Bob Pegram passed out so that no passer-by might catch a glimpse of her.

Mr. Robert Pegram, as he made his way moodily back to Rydland, could not but feel

that he was about to behave like a thorough blackguard to the *soi-disant* Mrs. Clark. Although he had never hinted at what bargain he had made with her to his father, yet the girl had been perfectly right when she talked of herself as engaged to him. She was an old London flame of Bob Pegram's, and he had undoubtedly promised to marry her as soon as there was no further necessity for her enacting the *rôle* she was at present playing; but then this had been before his father had proposed the match with Lord Lakington's daughter to him. It may well be wondered how Bob Pegram came to select a young lady like Kitty as nurse for an old querulous invalid, but it was absolutely necessary that the nurse should be somebody upon whom the Pegrams could place implicit reliance. The finding of this confidential person had been left entirely to Bob, and it occurred to him that his old flame, Kitty Clyde of the Grecian Theatre, would be

the very woman for their purpose. He had gone so far with her in the days when he contemplated adopting the stage as a profession as to become formally betrothed ; but when old Mr. Pegram issued his minatory mandate on the subject, Kitty, like a sensible young woman, saw that their marriage was hopeless, and they parted with bitter regrets on both sides, as well as a few tears on that of the lady. When Bob Pegram sought her out again, explained to the actress what he wanted her to do, begged her to help him in this thing as a matter of very great moment both to him and his father; and finally, when he made her understand that the result of the little mystification in which she was implored to assist would be to make him, Robert Pegram, a rich man and enable him to marry her in a few months, Kitty at once gave her consent. He was not very clear in his explanation of why he wanted Kitty to play this *rôle*, but hinted vaguely that

it was to prevent the old man altering his will ; and moreover, Kitty was not very curious on that point. She thought that it would be "awfully jolly" to marry Bob Pegram and have lots of money, and was quite willing to do anything he asked her that led to that end. She had certainly never bargained that her servitude should be so long, and was getting extremely tired of the monotony of the existence to which she had condemned herself. Still, occasional interviews with Bob Pegram, such as this last, cheered her up and encouraged her to stick to her task ; but even these were few and far between, and so afraid was Pegram of her detection, that he usually treated her as the nurse and resolutely abstained from playing the lover.

As for Bob Pegram, there was no doubt he would be very glad to keep his troth with Kitty if he could. When his father had told him to procure a suitable person from London

to act as nurse for old Mr. Krabbe, one who, sufficiently paid for it, might be depended on not to talk, that dramatic taste which was inherent in Bob's nature at once suggested to him that Kitty Clyde was the very woman for the part. She could make up old enough with a little trouble; and then where could he find any one he could rely on like Kitty, more especially if he promised to marry her at the expiration of her services? It never entered his mind that his father would propose to compromise the "Tontine" after the manner he had, and he thought that when they had compounded with Lord Lakington for a division between them of the big lottery that all would be finished. He would have established a hold to some extent over his father by doing his bidding in this thing, and was foolish enough to fancy that he should by these means be able to induce him to consent to his marriage with Kitty Clyde. He really was

fond of the girl. She was just his idea of what a wife ought to be, with tastes much in accordance with his own. But when the old lawyer broke to him his scheme for compromising the "Great Tontine," Bob Pegram felt that it was all over ; he gave up struggling with his destiny, and allowed himself to drift quietly where the Fates should will. He was not the sort of man to struggle much with destiny at any time, drifting, as a rule, pretty much where circumstances dictated ; and when his father put his foot down in earnest, Bob Pegram never had the courage to resist his will. In the first instance, his vanity had been tickled. The idea of patronizing the play-houses with the Honourable Mrs. Pegram on his arm was very soothing to his *amour propre* ; the surprise and congratulations of his friends that he had done so well for himself, and had, to use the expression of some of his more immediate intimates, "caught such a

regular tip-topper for his wife," was also gratifying; but as he neared the goal, as the time drew near when the bells should ring out in jubilation of the alliance of the Phillimores and the Pegrams, and the termination of the "Great Tontine," Bob Pegram got most uncomfortably nervous, and every day something was occurring to make him still more so. Now it was the sailor, now it was Hemmingby wanting to see Mr. Krabbe; and Bob, walking into Rydland, repeated for the two hundredth time, "What the devil did Hemmingby want to see Mr. Krabbe for?" Bob Pegram, in fact, in these latter days, debated seriously with himself whether he should wait and play out his part of the little drama, or show a clean pair of heels to his father and all concerned.

Old Pegram returned the next day in high spirits.

"Ah! Bob, my boy," he exclaimed, "it is a wonderful thing what a little gold does, if you

only apply it judiciously. If Mr. Phillimore and his friends ever get at our last lodgings they'll be pretty clever. The landlady and her sister were sensible women, and quite agreeable to know nothing when I produced my arguments. While as for the servant, she is luckily a new one since we were there; so I think that is pretty fairly settled. I don't suppose that blundering young fellow that was down here ever would have made anything out of it, even if he ever had the 'gumption' to try; but though I don't throw my money about, it was just as well to spend a little there to make sure."

"I tell you what, father, something much more serious has taken place while you were away. Hemmingby has been down to see old Krabbe."

"Ahem! that is curious. He did not see him, I suppose."

"No," replied Bob, with a grin. "He was

asleep, and could not be disturbed ; but what is to be done if he comes down here again wanting to see him ? I suppose we must let him do so."

"No, Bob," replied the old lawyer, quickly ; "I don't think that would do. Sam Hemmingby must be content to wait till after your marriage before he sees his old friend Mr. Krabbe. You may be clever, Bob, but you are no match for Hemmingby. I can't think myself it was anything more than a mere freak his wanting to see the old man. He always did ask after him, you know, and has talked half-a-dozen times of going to see him. What earthly motive could Hemmingby have for interfering in any way ? why, he was out of the 'Tontine' five months ago or more. Pooh ! a mere whim, you may depend upon it. I don't suppose he will even think of asking to see him again."

"He knows Lord Lakington, remember."

"Of course he does," replied the old lawyer ; "didn't he come here to try and compromise the 'Tontine' on his Lordship's part in the first instance ? It is hardly likely he would have done that if he had any evil suspicions about us."

"But you must recollect this Phillimore, this sailor ; he is a relation of Lord Laking-ton's."

"Quite so ; he is nephew and heir. I looked him out in the 'Peerage' long ago ; that is, I presume the young man who was here is the John Phillimore therein mentioned. But what of that ? you never heard Hemmingby say anything about him. I doubt if Hemmingby even knows him."

"Well," rejoined Bob, doggedly, "of course, we must do as you say ; but I don't like Hemmingby's visit, and it is my opinion it would be less dangerous for him to see old Krabbe than not."

"Stuff and nonsense! I will have nothing of the kind. I don't at all suppose that he will call again; but if he does, the old man must be asleep or unwell, or something or other."

Bob Pegram did not dare tell his father what was really the most alarming sign in Hemmingby's visit, viz. his seeming recognition of Kitty Clyde. To do that would have been to confess who Kitty Clyde really was, and to admit that the manager's memory of her might at length go back to the times in which she played non-speaking parts in the Vivacity Theatre. So that, after all, his father's return brought but small comfort to the embarrassed Bob, who, as if the web of his father's scheme was not complicated enough, had thought fit to graft on to it another of his own.

## CHAPTER IV.

## MEETING OF BEATRICE AND MARY.

Two or three days after Miss Caterham's funeral Mr. Carbuckle went down to Kew to see Mary Chichester. She welcomed him warmly. The sight of such an old friend as himself was a relief to her; for the girl had just begun to realize how alone in the world she stood.

"It is kind of you, Mr. Carbuckle," she said, as she shook hands, "to steal an hour or two to come and see me, knowing, as I do, that all the bustle of your work has begun again."

"It is only natural I should," replied the

barrister ; " I have known you, I am ashamed to say how long, and your poor aunt was, as you know, a much-valued friend of mine. But I must also tell you that Miss Caterham left a letter behind her, appointing me, in some sense, your guardian. I don't mean legally, of course ; being of age, you are, in the eye of the law, mistress of your own actions. But my poor friend knew very well that a girl left so alone in the world as you are might probably want a male adviser of some sort. She has asked me to accept this trust ; and if you are willing to put faith in an old fellow,—well, not exactly an old fellow, although old enough to be your father,—I shall very willingly accept the position."

" It is very good of you," replied Mary. " I need your advice, even now. I do not think I could bear to go on living here all alone, even if I could afford to do so."

" That latter is a question," replied Mr.

Carbuckle, "of which you can form a better opinion than me ; but I presume your aunt's solicitor has told you exactly how you are situated. You are not a rich woman, but you have enough to live quietly upon. There are six thousand pounds in the three per cents. which belong to you, besides all the personality, meaning furniture, &c., which will amount to some hundreds more : so you may reckon your income as a trifle over two hundred a-year. This cottage, pretty as it is, is probably more than you want."

These six thousand pounds represented the two thousand which Mary had inherited from her father, and the savings of Miss Caterham, which consisted principally of the interest accruing from the "Great Tontine" ; and that Terence Finnigan, if alive, should not have been forthcoming during the last two years nad been a subject of great regret to Miss Caterham, her share of the interest dur-

ing that time amounting to something considerable.

"Yes, the cottage is more than I want," replied Mary; "and will cost, besides, more than I consider prudent, even if I wished to live on here; but I do not. What I should like would be a home in some nice family; I, of course, paying whatever they deemed right for my board. Can you help me in this, Mr. Carbuckle?"

"I don't know," rejoined the barrister; "but I must try. It is rather a queer notion this of yours, Mary. I may be all wrong, but I have an idea that families who receive young ladies upon those sort of terms are not very desirable people to make acquaintance with; however, all that I think in this case goes for nothing, as it is theory, not fact—not evidence, in short. I must make enquiries in all directions. If we could only hit off the right sort of people it would be an infinitely preferable

and more healthy life for you than living in solitude. For the present, of course, you will stay on here; but the sooner you move the better."

"I am going next week to spend a short time with the Lomax's, who live about a mile from here. He was poor aunt's medical man, and I have known them for years."

"Ah! that's right; a change, no doubt, will do you good. And now, Mary, I must say good-bye. You may rely upon my making enquiries in all directions for what you want; and I dare say we shall manage to hit it off before long."

Mr. Carbuckle certainly lost no time, not in making the enquiries himself,—he was too busy for that,—but in setting other people to make them. A few days, however, convinced him that what Mary Chichester wished was by no means easy to discover. That if he put an advertisement in the papers

he should find plenty of families ready to receive the young lady with open arms, he had no doubt ; the said families being excessively anxious, at the same time, to know what the exact stipend was the young lady was prepared to pay for her board and lodging. But such a home as Mary Chichester wanted was only to be obtained by continual enquiry amongst friends and acquaintances. Whilst still perplexed with this problem, Mr. Carbuckle one afternoon received a visit from Ronald Ringwood.

"Delighted to see you, Ringwood," exclaimed the senior, as he greeted the young man. "Do you bring me any intelligence of Terence Finnigan, or any other news connected with the "Great Tontine"? You have been digging and delving lately after the Pegram nominee, have you not? Acting under the impression that their nominee was a corpse, you have been hunting for his grave with the

amiable purpose of disinterring him, though how on earth you found out who their nominee was is, I must say, beyond my comprehension."

"Well, I dare say you will call that the weak point in our case. Our knowledge of Pegram's nominee is pure guess-work ; but I feel pretty sure that we are on the right track, and have got the thread of a very pretty skein of fraud and deception if we can ever unravel the tangle. But the Pegrams are clever people, and, I am beginning to think, a little too much for amateur detectives ; not, for the matter of that, the professionals seem to do any better with regard to Finnigan. The latest thing I have done in his case has been to offer a reward in some of the local journals near where he was last traced to—such as the 'Hampshire Telegraph,' the 'Guildford Journal'—for any one who will give information which will lead to the discovery of

## MEETING OF BEATRICE AND MARY. 75

Terence Finnigan ; then follows a description of him, and of course an intimation as to where any one having knowledge of him after the 20th of July, 1878, is to apply.

"That is a very good notion of yours," rejoined Carbuckle. "I wonder it never struck any of us before. You have advertised in all the daily journals ; but the sort of people with whom a man like Finnigan would naturally consort seldom trouble their heads with the London papers, but spell over the local 'weekly' on Sundays. Finnigan has been missing so long now that I don't much think we are ever very likely to hear of him again. Still, I must say I think you are trying a very 'likely fly' in advertising that reward in 'the locals.' You have hardly, I suppose, seen Miss Chichester since the funeral ? "

"No," rejoined Ringwood drily.

There was that in his manner which struck Mr. Carbuckle. Aware, as he was, of the

sentiments that Ringwood entertained for Mary, it suddenly occurred to him that something had gone wrong between the two. Was it, he wondered, that Ronald had hinted at his aspirations too soon, and found that they met with a chilling reception. The old maxim of "take her with the tear in her e'e; man," may be all very well for widows, but it does not apply to maidens sorrowing for the loss of near relatives. He felt sorry for this if it was so ; for, looking upon Mary now as in some measure his ward, he thought that Ronald Ringwood was a young fellow calculated to make the girl a good husband, to say nothing of being a fair match for her in other respects. As for her chance of coming into the "Great Tontine," that Mr. Carbuckle considered as not worth consideration. He felt little doubt but what that aged and dissipated old Irishman, upon whom her hopes depended, was no more. However, it was without any allusion to the

MEETING OF BEATRICE AND MARY. 77

thought that flashed through his mind he continued,

“ Mary was speaking to me the other day as to where she was to live in future: the cottage, she says, is more than she requires or can afford, and she rather dreads the idea of living in lodgings by herself. It must come rather hard upon a young woman. We know what life in chambers means, and then we have business to distract us, to say nothing of our clubs. What Mary wants is to find some family with whom she can make a home—paying, of course, something reasonable for her board, &c.”

Ringwood sat silent for a few minutes and then said slowly,—

“ I don’t know whether it would do, but you might, at all events, mention to Miss Chichester that if this marriage between Robert Pegram and Miss Phillimore really does come off, Mrs. Lyme Wregis will want

a young lady companion to take her granddaughter's place. Now, I quite understand that when Miss Chichester talks of seeking a home she does not at all entertain the idea of going out as a companion; but, remember, these are people we know something about, and what she wants is by no means easy to come across. As for Lord Lakington, you know all about him; while Mrs. Lyme Wregis—I am assured by Jack Phillimore, from whom, by the way, I derive all this information—is a most charming old lady, and though very advanced in years, enjoying a complete immunity from the infirmities common to her time of life. What I mean is, that Miss Chichester will not be called upon to act as nurse to a rickety old woman, but simply be companion to a bright, pleasant old lady. I think it might be worth mentioning to her, and introduced by you, there could never be any doubt about her station."

"Ahem! I don't know; I don't think that is altogether the sort of thing that Mary means. I should fancy she looks forward to finding girls of her own age wherever she may make her home."

"She will hardly want," rejoined Ringwood, "to go out much for the next few months; and though Mrs. Lyme Wregis, no doubt, leads a quiet life, you must recollect Miss Caterham's was also of that description. What strikes me as its peculiar advantages are, that she could go there at once, as I understand Miss Phillimore is very anxious not only to see her successor, but to put her into the ways of the house. It is surely, at all events, worth submitting to Miss Chichester."

"Quite so," exclaimed Mr. Carbuckle, laughing; "and as I feel that nobody can place its advantages before her like yourself, I propose that you at once run down and see her on the subject."

"No; that I must leave to you; I am too busy at present with the 'Great Tontine' to spare the time."

Mr. Carbuckle could not help looking a little surprised. Ronald Ringwood had never hitherto seemed to find any difficulty in sparing two or three hours to run down to Kew.

"I am afraid my conjecture is right," thought Mr. Carbuckle, "and that Mary has been foolish enough to let him see that his advances are unacceptable. Whether he has pressed his suit at the wrong time or not I don't know, but in this case it is the principals only that can set things right, and the interference of the bystander more apt to mar than make a match."

"Very well, then," he replied quietly, "I shall myself mention the opportunity to Miss Chichester." "The idea," he muttered to himself, "of a barrister of his standing pretending he had not time for anything."

## MEETING OF BEATRICE AND MARY. 81

The idea of finding somebody to take her place had for the last three or four weeks taken a strong hold on Beatrice's mind. The girl knew that her approaching marriage was, to say the least of it, most distasteful to her grandmother. She felt also that the poor lady would miss her sorely, though she was happily independent of that constant attention sometimes so necessary at her age. Still, Beatrice had been a constant companion to her since quite a child. That anybody could exactly fill her place she did not believe; but that her grandmother must have somebody with whom to exchange ideas, and who could occasionally read to her, was, Beatrice considered, imperative. Absolutely necessary, also, she held, was it that this somebody should be a lady, tolerably good-looking, and—to sum up all in that comprehensive woman's word—"nice." Beatrice was getting very anxious to discover this somebody as the wedding drew

near. She was desirous that her grandmother should miss her as little as possible, and the girl's heart smote her when she thought how much she had avoided the old lady of late ; but this coming marriage threw such a restraint over their intercourse that Beatrice could not bear it. She was sad enough about it herself, but the last drop of bitterness in her cup was that she was debarred from telling her grandmother and cousin the reason that made her consent to it. Her promise to her father forbade justifying herself in their eyes ; and even if that promise had not been given, Beatrice felt that to confess her sacrifice would be to exhibit that beloved father in a very pitiful light to those nearest akin to him. There was, perhaps, no greater element in her misery—and Beatrice owned at times to herself that she was very miserable—than the thought that her noble progenitor was so very different from what she in her girlish adoration had

pictured him. A few weeks back, and how indignantly she would have repudiated the notion that he could stoop to do this thing. The idea that her darling and indulgent father would sacrifice his daughter's happiness to ensure his own ease and comfort she would have rejected with scorn ; and Beatrice heartily regretted that she had not been allowed to remain in that belief, instead of being so rudely enlightened as to the real selfishness and heartlessness of his nature. The Viscount's specious arguments had never for a moment deceived her. That shrewd, worldly, but fallacious reasoning, by which he had endeavoured to show that it was her interest and not his own that he was studying in assenting to this match, had never for one instant thrown dust in her eyes. She was far too quick-witted for that, and pondered bitterly at times as to whether she had been thus deceived in her estimate of others dear to her.

Her cousin ; had she not striven to part friends with him, and had he not rejected her overtures with insult ? and then poor Beatrice burst into tears as she remembered that Jack had good cause for his wrath, if man is ever allowed to feel indignation at woman's falsity.

Beatrice communicated her feelings on the subject of a companion for her grandmother in the first place to her father, and the Viscount most thoroughly concurred, if only they could find a suitable person. The girl next sounded Mrs. Lynie Wregis herself on the subject ; and that lady, having taken the opportunity of once more recording her aversion to the marriage, observing "that she still hoped and believed it would never take place," agreed with Beatrice that, if a young lady could be found who would consent to "make herself agreeable to an old woman for a few hours in the course of the day, it would be pleasant."

This was not exactly the sort of speech calculated to carry comfort to a betrothed maiden; but, improbable as the prediction seemed, Beatrice's heart gave a bound of satisfaction at the thought of "grandmamma's being right after all."

That Mrs. Lyme Wregis should mention this contemplated arrangement to Jack Phillimore in one of his visits was but natural. The old lady, indeed, vaguely asked him if he knew of any young person likely to suit; and Jack, in his numerous confidential talks with Ronald Ringwood concerning the "Great Tontine" in general, and the exploding of the Pegrams in particular, told it to Ringwood, as, for the matter of that, indeed, he did most things concerning himself and his love affair at this time. The latter, in his turn, had mentioned the thing to Mr. Carbuckle, simply as the only thing of the kind he happened to know of, and also having a thorough understanding of the diffi-

culty there would in all probability be in coming across such a home as Mary wanted ; but advocate its advantages in person that he would not do. It was only after much deliberation that he had resolved to see Miss Chichester no more until after the decision of the "Great Tontine," and he determined to adhere to that resolve. He did not want to explain all this to Mr. Carbuckle, and that gentleman having, as we know, his own opinion on the subject, pressed him no further ; but, as soon as Ringwood had taken his departure, he wrote to Lord Lakington, saying that, in consequence of his daughter's marriage, he understood Mrs. Lyme Wregis was in want of a companion ; that he ventured to write on behalf of a young lady who was a kind of ward of his own, and whose birth and breeding he would guarantee as perfectly unexceptionable.

" I can only further add, my dear Viscount," he continued, " that, having known her from

## MEETING OF BEATRICE AND MARY. 87

a child, I can vouch for her being a good-humoured, unaffected, agreeable girl, and a very nice-looking one to boot. Recollect, it is a case in which salary is no object. My ward, owing to the recent death of her great-aunt, who brought her up, is in want of a home, and, from all I have heard of your respected step-mother, I have come to the conclusion they would suit one another. At all events, I think it is worth a trial on both sides. My information reached me in a rather round-about way, and I am told Mrs. Lyme Wregis emphatically requires that her companion should be a lady. Mary Chichester is just as peremptory in her requirements on that point. She is very anxious that her future home should be with genuine gentlefolks, and not with *oroide* imitation. Though we have lost sight of each other of late years, our old friendship must be my excuse for addressing you on this point. If you have made no other arrangement, give

this, at all events, a trial. What you want is, I fancy, as difficult to find as that which I am in search of ; and, from experience, I can depose that *my want* is not easy to satisfy.

“ Believe, my dear Lakington,

“ Yours sincerely,

“ HENRY CARBUCKLE.”

And so it came about that, a few days later, Mr. Carbuckle and his ward arrived, late in the afternoon, in the Victoria Road. Lord Lakington was at home to do the honours, and Mary was duly presented to Mrs. Lyme Wregis and Beatrice. The two ladies were most favourably impressed with the tall, graceful, ladylike girl, who promised to more than satisfy even the somewhat fastidious requirements of the younger. Trixie, indeed, was greatly struck with the stranger, and showed much anxiety to smooth over all preliminaries, and to per-

suade Miss Chichester to take up her abode with them without delay.

"There is a very comfortable room all ready for you," she urged, "and I am so anxious to see grandmamma and yourself the friends I feel sure you will be before my—my—before I go, I mean."

Mr. Carbuckle, not heeding the signs of the times, ventured to congratulate Miss Beatrice on her approaching marriage; but Mary, upon whom the girl's hesitating speech had not been lost, did not fail to mark the slight angry flush that flashed across Beatrice's face, and the somewhat haughty manner in which she bowed her acknowledgments. The visit was a highly successful one. If the Victoria Road ladies were delighted with Mary, she, on her part, was much pleased with them, and at their earnest entreaty agreed to take up her abode with them in three days from that time.

"I think it will all do very nicely," said

Miss Chichester, as they strolled up the road towards the South Kensington station ; "you have found what I want very quickly. Mrs. Lyme Wregis appears to be a delightful old lady, and what a handsome girl Miss Phillimore is ! By-the-bye, my guardian, did you notice how those splendid eyes of hers flashed when you congratulated her on her marriage ? How comes it that she is going to marry this Mr. Pegram ? If I mistake not, there is very little love or esteem about it."

"Well," replied Mr. Carbuckle, "I don't think it is altogether a love-match ; it is what the papers call a marriage that 'has been arranged.' You must remember that though she is the Honourable Beatrice Phillimore, yet she is a dowerless maiden,—I told you her noble father's history the other day, you know, —while Pegram represents wealth. I have an idea that you will know how that marriage came about before very long."

## MEETING OF BEATRICE AND MARY. 91

"What *do* you mean?" enquired Mary, with some astonishment.

"Oh, nothing," replied Mr. Carbuckle, hastily; "nothing more than I think that you and Miss Beatrice will become great friends in the few days that you will be together."

"Yes," replied Mary, slowly; "I think I shall like her. I feel so sorry for her for one thing: I am sure her heart is not in this marriage, and, though I really have no right to say so, I declare she gave me the idea of looking forward to it almost with aversion. However, poor girl, I do not suppose I shall see much of her after she is married; but it was very clever of you to find what promises to be such a nice home for me so quickly."

"I cannot lay claim to much credit about it," replied Mr. Carbuckle; "I heard of it from Ronald Ringwood."

"Mr. Ringwood!" exclaimed the young

lady ; " he has never been near me since the day after poor Aunt's death, when he came down on your behalf. I do think, as a matter of common civility, he might have made the ordinary enquiries."

Mr. Carbuckle made no reply, but began to have his doubts as to whether that theory of his concerning Ringwood's premature avowal of affection was correct. The girl would hardly have expressed astonishment, he thought, at Ringwood's not coming to see her had that been the case.' Mary too lapsed into silence, and no further conversation took place between them before the railway station was reached, whence Mary Chichester duly departed for the cottage at Kew.

CHAPTER V.

JACK TACKLES THE LAWYER.

THE day fixed for the wedding draws very near, and it would be hard to say whether the Honourable Beatrice Phillimore or Robert Pegram regards it with most uneasiness. The more Beatrice thinks over this marriage, the more is she convinced that it is throwing away her life's happiness. She never half knew how dearly she loved her cousin till now, nor was she thoroughly alive to the wide difference between herself and her betrothed. They have not a sentiment in common. Their very habits of life are different, and she feels, without seeing them, that his friends could

never be hers. As for Robert Pegram, he looks upon himself as a man sitting upon a mine, and that an explosion must come on his wedding day, if it does not take place before. There is no avoiding it, and he thinks it will probably work him less harm under the former circumstances. Once safely married, he thinks that, backed by his father, Kitty Clyde's wrath upon hearing of his treachery will be easier to face than any other phase of what he terms the "regular row" that is impending. But, besides the principals, there is another who contemplates the near approach of the ceremony with feelings of helpless indignation.

Jack Phillimore, sitting smoking in Ringwood's rooms, is as general in his condemnation of things as the curse of St. Athanasius.

"What *are* we to do, Ronald?" he exclaimed, as he puffed savagely at a short clay pipe between his teeth. "You say you have

completely lost all trace of old Pegram and old Krabbe."

"Yes," replied Ringwood moodily; "I am dead beat at present. You see Slackpool Super-mare is a long, straggling place, ever extending along the water's edge, just as Brighton does. I have traced him from the principal Inn at which he first put up to three successive lodgings, each time with greater difficulty. I have very little doubt that in a few days the researches of my agents down there will be successful; indeed, we thought they had been on Saturday, and that we had discovered where next they had moved to; but the two sisters who kept the house denied all knowledge of any lodgers answering to our description: so I suppose we must take it for granted we were mistaken; but it is a mere matter of time—"

"But confound it, man," interrupted Jack Phillimore, "that is exactly what we have

not to spare. You forget this is Monday night, and that this accursed marriage is to take place next week. If that brute Pegram is not bowled out before then it will inevitably take place. My uncle is so infatuated with the idea of making a certainty of the 'Great Tontine,' that nothing but a thorough exposure of the 'Pegram' fraud would induce him to back out of it; and once demonstrate to Beatrice that her quill-driving bridegroom will be in no position to write the big cheques she imagines, and I fancy she would follow suit. For, faithless and fickle as she has been, I won't do her the injustice to suppose that she is marrying Robert Pegram for himself."

"It is very doubtful whether we unravel the mystery of old Krabbe in time," replied Ringwood, slowly. "I tell you what; you must go straight to Lord Lakington, tell him what we suspect, and point out that it

would be advisable to postpone the marriage for a month, or till such time as the thing is cleared up. He might even go so far as to tell Pegram, senior, what he had heard ; and, while professing no belief in the rumour, say that it would be as well that each should disclose to the other the name of his nominee, and afford facility for visiting them."

" You don't know my uncle, Ronald," rejoined Jack ; " he would not listen to me. He sees a big pile of money coming into the family through this marriage, and would be loath to believe it was not so. No ; he would pooh-pooh me, politely hint that I was an interested witness against the Pegrams, and demand proofs. And then, what can I say ?—nothing, but that Pegram and his invalid clerk changed their lodgings surprisingly often."

" To which, of course, he might rejoin," said Ringwood, laughing, " rapacious landladies—bad cooking—vile tenants or bugs. I will

own, Jack, I would infinitely prefer to thoroughly expose the Pegrams. I am pretty well convinced, in my own mind, that the old man they took away from Rydland is not the old man they brought back—the old man you saw; but we certainly cannot prove this as yet."

There was a pause of some minutes, and each was apparently employed in devising some means by which the wedding might be postponed.

Suddenly Phillimore exclaimed, "I have it ! I'll go down to Rydland to-morrow, see old Pegram, and frighten him by disclosing how much we know ; defy him to go on with this marriage under pain of exposure."

Ringwood shook his head as he said, "It is of no use, Jack. From all I have heard of him, you will not frighten old Pegram ; and forgive my saying so, but I think you, or, for the matter of that, myself, would be a child in

the hands of that crafty solicitor. It is madness, sheer madness, to think of that."

"And what if it is madness?" replied the other hotly. "I am prepared to perpetrate much greater madness sooner than this ceremony should take place; ah! even to breaking every bone in Robert Pegram's skin, and leaving him in such case that he would, at all events, not walk to the altar."

"Do be reasonable, Jack; I assure you no good can come of this visit to Rydland. At all events, try my plan, and see Lord Lakington first. Remember, we cannot resort to violent measures. Your threatening Pegram, depend upon it, will result in failure."

"I differ from you *in toto*," replied Phillimore, rising; "and you must remember that my stake in this matter is a far heavier one than yours. The case is getting desperate, and you must forgive me if I play my game

in my own way. Good night ; I am off to Rydland to-morrow morning."

" Ah ! he will do no good," muttered Ringwood, as the door closed behind his guest. " From what Hemmingby tells me, and he knows him well, Pegram is just about the last man with whom to play the game of brag ; but then, poor fellow, the fate of the girl he loves is hanging in the balance. I wonder if Mary was placed in like circumstances how I should bear it. I am afraid, like Jack, I should yearn to commit a murderous assault."

That Jack Phillimore should be on his way to Rydland by an early train the next morning was not much to be wondered at. Between his passion for his cousin, and his firm belief that she was about to sacrifice herself to an impostor, whom she despised, Jack was wound up to a pitch of nervous excitement which made it a relief to do anything. What

he was to say, or how he was to open his case to the lawyer, when he saw him, he had in no wise determined. Fierce denunciation of the Pegrams, father and son, was the only thing that seemed to clearly point itself out to him, and that he could deliver that with considerable energy and figurative embellishment he entertained no doubt. But even fiery, impetuous Jack Phillimore was constrained to admit that bluster was hardly the way to attain his end. Over and over again did he preach to himself that it behoved him, at all events, to be cool, solacing himself with the reflection that he might at the same time be cutting. Even as he walked up the street towards Pegram and Son's office, he muttered to himself, "Be cool, Jack, my boy, be cool; cutting, if you like, but be cool."

He gave his card as he entered the office, and was speedily ushered into the presence of Mr. Pegram. The old man was in the office

alone, and bowing courteously to Jack, begged he would take a chair.

"Some relation, I presume, of Lord Lakington's, Mr. Phillimore; and, under the present circumstances, I am only too delighted to see you. I trust you will dine with us to-night; and I need hardly add, that there is a bed at your service."

Jack Phillimore was taken most thoroughly aback. He had fully expected to be received as an enemy endeavouring to pry into the secrets of Pegram and Son; instead of which, he was welcomed as one of the family, Mr. Pegram evidently assuming that he not only knew all about the forthcoming marriage, but also concurred in it. How mistaken Hemmingby was! It was quite clear that the old lawyer had no idea that he had ever seen him before.

"Yes, I am a nephew of Lord Lakington's; I am afraid when you hear what I have to say



that you will not feel disposed to be so friendly towards me. Has it never occurred to you, Mr. Pegram, that the proposed marriage between your son and my cousin is hardly suitable?"

"May I ask," replied the old lawyer, drily, "if you are speaking on behalf of his lordship?"

"Not exactly," answered Jack; "I am speaking as one of the family. As next heir to the title, I should imagine I have some right to express an opinion on the subject."

Mr. Pegram contented himself with a quiet bow of acquiescence.

"And I tell you," continued Jack, in some danger of forgetting the coolness he had so laid down for himself, and not remembering the cutting, "that no man of the world could have two opinions about it. I am not for one moment impugning the respectability of your family, Mr. Pegram, but you must be

aware that you are not exactly of the class with whom the Phillimores are wont to marry."

The old lawyer twiddled a pen slowly between his fingers as he replied, in measured tones,

"Lord Lakington and Miss Beatrice appear to differ with you upon this point."

"Don't mention my cousin's name," exclaimed Jack, sharply; "some undue influence has been brought to bear upon her, or else, I feel assured, she would never have given her assent to such a union."

"Harsh language," replied the lawyer; "but you will allow me to point out that it is quite impossible that any unfair influence can have been used either by me or my son."

"But I say it has, sir," rejoined Jack, hotly. "I know the whole story of the 'Great Tontine,' and how you have taken advantage of your share in it to make this infamous arrange-

ment with my uncle. Beatrice is being sacrificed blindly that you may share this big lottery between you."

"I must trouble you to listen to me, Mr. Phillimore, quietly, if you please. I must premise, in the first place, that I am not in the least called upon to justify myself in your eyes; but I prefer to do so. That finding myself and your uncle the two last virtual shareholders in the 'Tontine,' the idea of a 'divide' should come into my head was only natural. Upon finding he had an only daughter, as I had an only son, that I should think of a marriage between the two, with a view to the whole thing falling at last into the hands of our mutual descendants, was also not peculiar. Such arrangements are made every day, and young men and young women married simply because their estates are adjoining. I wish to be perfectly candid with you, so don't hesitate to say that the respective shares

in the ‘Tontine’ of Lord Lakington and myself are settled on the engaged couple. His Lordship and Miss Beatrice, myself and my son, are surely the principals concerned in this affair, and we being all of one mind on the subject, you must forgive my discussing it no further with yourself, Mr. Phillimore.”

To anybody who knew him Jack Phillimore would have been a study of considerable interest during the old lawyer’s speech. He fidgetted on his chair; his lips twitched, and it would have been palpable to an observer that he was mastering his temper with considerable difficulty. Every word Mr. Pegram uttered added fuel to the fire of his indignation. His explanation was so disgustingly reasonable and unanswerable, and his final declaration, that he would discuss the matter no further, completely overbalanced the sailor’s judgment. It was in angry tones that he replied,—

“And I tell you, sir, that your specious explanation is all a sham; that you have thrown dust in the eyes of my uncle and cousin, and bamboozled the Directors of this lottery, Heaven knows how; and I further tell you, that you have no more a share in the ‘Great Tontine’ than I have; that your nominee is all a fraud, and that if you do not at once abandon all idea of this marriage, I shall expose you to my uncle, the managers of the concern, and the world generally.”

“Harsh words, as I observed before,” rejoined Pegram; “I should not be over-stating it if I said violent language now. You will allow me to remark, in the first place, that you cannot possibly even know who my nominee is.”

“There you are wrong; it is your old clerk, Mr. Krabbe.”

“I decline to admit for one moment that you are right,” rejoined Pegram; “but admit-

ting that Mr. Krabbe is my nominee, may I ask you to point out where the fraud exists. Mr. Krabbe, though very infirm, and not altogether in possession of his faculties, is alive and to be seen at any time ; as, if he can carry his memory back a little, Mr. Phillimore can testify ; you did him the honour of paying him a visit some three weeks ago.”

“I don’t believe that old mummy I saw was Mr. Krabbe a bit,” returned Jack, furiously.

“And I don’t believe, for one moment, that you are Lieutenant Phillimore of the Royal Navy,” rejoined the old lawyer coolly ; “and am at this instant debating whether I shall send for a constable and give you in charge as a suspicious character.”

“By Heavens !” cried Jack, starting to his feet, “you had better mind what you say, old gentleman, or you may chance to make me forget that your hair is white.”

“Not so fast, young man,” said the lawyer, also rising. “Look here, Fluter Phillimore, or whatever your name is,—though neither of those, I dare be sworn,—the other day you were wandering about Rydland in the garb of a common sailor; now you come down dressed as a gentleman, and pretend to be a nephew of Lord Lakington’s, having doubtless picked up in your former visit that I am about to be connected with that family; you come here and accuse me of knavery and dishonesty upon no earthly grounds, and with what object it is difficult to conceive. Lawyers, at all events, do not pay hush-money to mere blustering accusation. Now, mark me, my man, if you are to be found in Rydland to-morrow morning I’ll give you in charge, as sure as you stand there; and you won’t find it quite so easy to find bail down here, I am thinking.”

“Very well,” replied Jack, in a voice which shook with passion. “It is war, then, without

quarter, between us ; you may rest assured, you damned, insolent old pettifogger, that neither shall this marriage ever take place, nor another shilling of the ‘Tontine’ find its way into your avaricious old fingers.” With which strong and personal, but hardly cool and cutting, climax Phillimore took his departure.

He felt very sick at heart on his return to London, and far too dejected at his failure to go and confess it to Ringwood next day. It was a pity he had not done so, for he would have found a note there from his friend calculated, at all events, to console him for his defeat, and that defeat it was Jack made no disguise to himself. It was all very well to swagger to old Pegram ; but Jack knew, that unless he could inoculate his uncle with his own and Ringwood’s suspicions, he had no chance of breaking off this marriage. He was by no means sanguine about it, but thought it should, at all events, be tried, and the

sooner the better ; desirable, he thought, that interview should be got over before he again saw Ringwood. It would simplify his meeting with his friend, on the one hand, if he had to tell him that his scheme had proved equally futile as his own ; on the other, should it by good luck be crowned with success, he felt that he should not in the least mind admitting his own failure. He knew his uncle's habits pretty well, and called therefore in the Victoria Road a few minutes after twelve the morning after his return from Rydland.

He caught the Viscount, as he expected, over his paper and "after breakfast" cigar ; and losing no time, plunged at once into his indictment against the Pegrams. But, bad as he had looked upon his chance previously, it had been made much worse that morning ; for no sooner had Jack quitted Pegram and Son's office at Rydland, than the old lawyer sat down, and wrote a most plausible account of

the interview to Lord Lakington, which he took very good care should be “mailed” by that night’s post. Fresh from the perusal of this epistle, the Viscount was not only prepared for his nephew’s visit and the object of it, but had been unwittingly supplied, thanks to Mr. Pegram’s foresight, with such rejoinders to his nephew’s expostulations as would be difficult for Jack to confute.

“How do you do, Jack?” exclaimed the Viscount, extending his hand in his usual languid fashion towards his nephew. “We see so little of you here that I really thought you had gone back to the Cass—Call—but I mean Malta; but I am very glad it is not so, and hope that, on consideration, you concur with me as to your marriage with Beatrice being an impossibility, and will do us the honour of being present at the ceremony; you ought, you know, as next Viscount; proper thing to do.”



"The very subject I have come to talk to you about," replied Jack. "Now, to begin with, we will put myself and my hopes altogether on one side."

"Quite right, quite right; I am very pleased to see you take the sensible and reasonable view of the case."

"I sincerely trust you will be of the same mind when you have heard me out. I have come here this morning, uncle, to implore you to postpone this wedding. I cannot as yet prove it, but I am quite convinced that these Pegrams are thorough impostors, as far as their share in the 'Great Tontine' goes. Old Mr. Pegram, no doubt, *was* in it, and his nominee was a clerk of his own, named Krabbe; but the real Krabbe died a little over a year ago, and they have substituted for him an old and infirm person, who, I presume, bears a considerable likeness to the dead man. You look surprised, as well you may, that I should be

aware that the ‘Great Tontine’ is the cause of what I cannot help calling this unnatural alliance. It is not worth while bothering you with how I learnt this ; suffice it to say, that I heard before I left Malta that you were one of the last three left in this curious lottery. I have promised to keep my own feelings out of our conversation, and I will go further ; I will promise to put my own prejudices on one side, although you can scarcely suppose that I covet this new connection. You are marrying Beatrice to this Robert Pegram so that the whole ‘Tontine’ may eventually be theirs. I saw the old lawyer only yesterday, and he candidly admitted that was the settlement. He is settling, my dear uncle, what he has not got. His confounded knavery I have not as yet quite unravelled, but I do not hesitate to assert that he has no more to do with the ‘Tontine’ than I have ;” and here Jack paused, breathless with the impetuosity of his speech.

Had it not been for old Pegram's letter Lord Lakington would have been not a little astonished. He would have been much surprised at his nephew having any knowledge of the "Tontine" at all; and he certainly would have been considerably staggered at hearing it positively asserted that Mr. Pegram's nominee was actually dead. He would at once have begun speculating as to whether he had not virtually come into the whole lottery, and no one could have been more keenly alive to the advantages eight thousand a - year possessed over four than himself.

"My dear Jack," he rejoined, "I detest the discussion of unpleasant subjects. I should not have touched upon the subject of your tearing down to Rydland with, not a bee, but a positive hive of bees, in your bonnet; or even remarked that I consider you behaved shamefully to my old friend Pegram. It is not quite the thing, you know, to use coarse

language and denounce a man as a swindler without a shadow of proof."

"The d---d, oily old hypocrite," muttered Jack.

"Nor should I call it very good form if you came hanging about here disguised as a policeman, or a match-selling sailor, or anything of that sort, you know. Now, nothing can be more sensible than Pegram's letter. He says he can make every allowance for the irritation of a young man whose vanity had led him to believe that Beatrice was in love with him."

Jack started from his chair with another smothered malediction, but recovered himself, and resumed his seat.

"As you are a near relation of mine," continued the Viscount, "he is willing for this once to pass over the scandalous accusation you thought fit to bring against him, but appeals to me to protect him from any repetition of such a charge; and he further adds,

that—stop, I had better read to you the latter part of his letter :

“ ‘ I will candidly admit to your Lordship,’ he writes, ‘ that Mr. Krabbe *is* my nominee ; that he is a very aged and infirm man, deaf, and not very bright in his intellect ; but that he may linger on in his present condition for some little time is the opinion of his medical attendant. Plenty of people who knew him formerly have seen Mr. Krabbe in his present state, as indeed also has your nephew. I most certainly am not desirous that such a scandal as this should be bruited abroad, and I can only say that anybody your Lordship chooses to send down to Rydland shall not only see Mr. Krabbe, but have every facility afforded to make enquiries concerning him. Mr. Phillimore even admitted, in the midst of his abuse, that he had no proof whatever to offer in support of his atrocious charge, and I think I may trust your Lordship to give

no heed to what I can only really describe as the ravings of a disappointed and violent young man.

“ ‘ I beg to remain,

“ ‘ My dear Lord Lakington,

“ ‘ Yours, very sincerely,

“ ‘ PAUL PEGRAM.’ ”

“ But surely, uncle,” interposed Jack hotly, “ you will take my word in preference to this plausible old scoundrel. Only postpone this marriage a month, and I will pledge you my word to expose the most audacious fraud ever attempted.”

“ You must excuse me, my dear Jack. The postponement of Beatrice’s wedding now will create no end of gossip, and I can really see no reason whatever for it. Pegram’s is the temperate letter of a quiet, sensible man, who seems to have behaved with much calmness under great provocation; while all the wild



charges you bring against him are really what he calls sheer ‘ravings.’”

“God grant you may find them so,” rejoined Jack sadly as he rose from his chair; “but I am afraid you will find them all too true when too late. Good-bye, uncle; you will remember in the future that I did my best to save Beatrice.”

As he reached the door a thought suddenly struck him.

“Will you grant me one thing? Pegram invites you to send down any one you please to enquire into the truth of what I allege. Will you send some one you can depend upon?”

“Well, I have no one to send,” replied the Viscount. “Of course I am quite convinced myself that you are utterly mistaken; but still, perhaps, in justice to Beatrice, it might be as well to make enquiries—a mere form, of course; but really, if I had anybody to send—”

“ Will you leave this enquiry to a barrister, a friend of mine? He is already engaged in the affair of the ‘ Great Tontine,’ on the part of the representative of Miss Caterham, whoever that may be, and has, consequently, quite as great an interest in looking after Mr. Pegram’s nominee as yourself.”

The Viscount hesitated for a few minutes, and then said, “ I will oblige you so far, Jack. If you will guarantee that this gentleman will neither insult nor make himself personally offensive to Mr. Pegram, I will consent to his making such enquiries as may be made in one day.”

“ I will pledge myself to Ronald Ringwood’s keeping his temper,” replied Jack.

“ One thing more,” exclaimed the Viscount. “ It is of course fully understood that you do not accompany him.”

“ No,” said Jack ; “ I should be very much the reverse of assistance to him. I willingly

promise to intrude upon Pogram no more. Good-bye. It is the last chance," he muttered, as he left the room ; " and though I fear it will lead to nothing, we must make the most of it. If I could only persuade him to postpone it for a month !"

## CHAPTER VI.

## KEEN HANDS AT A BARGAIN.

RUNNING off the main thoroughfare of Guildford is a quiet bye-street, comprised principally of small, two-storied houses. It is not a street of shops, although various boards show that the tenants earn their living by the work of their hands. James Barnes, for instance, announces unostentatiously on the face of his edifice that "Tailoring is done here," without indulging in a showy shop-window. A few small retired tradesmen have taken up their abode there, no doubt, but the majority are still workers—people who have started as tailors, bootmakers, dressmakers,

&c., without the capital necessary for display of showy shop-windows. In one window a simple card, describing "Miss Meek" as a "Milliner; Ladies own materials made up," is deemed quite sufficient announcement of that lady's business, without the exhibition of bonnets, mantles, &c.; and similarly, Mr. Botcher, a little further on, thinks the pithy notice of "Men's boots soled, heeled, and repaired here," quite sufficient designation of his occupation. Rather conspicuous amongst these tenements, as being a little larger than its fellows, and having a very well-to-do air about it, is a house bearing the terse announcement, "Mrs. Bulger, Laundress. Mangling done here;" and Mrs. Bulger, the tenant, a hale, shrewd, bustling woman, verging on sixty, was reputed to be one of the most prosperous inhabitants of the street.

The first half of Mrs. Bulger's life had been passed in domestic service, in which she had

played several *rôles*, having begun in the laundry and ended in the kitchen, and wound up by winning the heart of a gourmandizing butler, who declared there was no resisting her pastry ; and that when it came to pies, she had not her equal. The lamented Bulger had saved a bit of money, and being of a cheerful and sociable disposition, at once embarked in the "Public" line. Whether an over-admiration of his wife's peculiar talent resulted in the too late discovery that "pastry was poison," or whether he wished to emulate the North American Indians, who, in the words of Artemus Ward, "drink with impunity, or with anybody who will ask them," it is impossible to say ; but some twenty years previously, between his sociable disposition and his undue passion for pie, Bulger made an end of it. His widow carried on the business a little while ; but, to use her own expression, "it was not exactly to her

liking, there was no end to it. Potmen and barmaids were all very well, but they were of no use unless you kept an eye on them ;" and in a house that was doing a decent business, that meant the mistress never got to bed before midnight. Mrs. Bulger looked sharply after her business, but, nevertheless, took very good care to let it be known that the goodwill was for sale at a fair price ; and as the house had always driven a thriving trade, she was not long before she found some one willing to take it off her hands. The widow reflected for a little as to what she should do next ; for she had a tidy bit of capital with which to start in any calling that took her fancy, and had no idea of sitting still with her hands in her lap. After due reflection, she determined to revert to her first employment, and set up a laundry. To begin with, she had only one or two girls to assist her ; but in this year of grace, eighty, she had four

or five strapping wenches in her service ; and the entire ground-floor of the little tenement was given up to the wash-tub, soap-sud, and mangle, as the back garden was to the clothes-line and the bleaching of linen. Mrs. Bulger, in short, was mistress of a very prosperous business, and, far from trenching on her little capital, was steadily adding to it year by year. In fact, more than one of her sharp-sighted masculine neighbours had suggested their desire to step into the late lamented Bulger's shoes ; but whether she had found the ex-butler trying (he was wont to become unbearably garrulous in his cups), or whether she appreciated her independence too keenly to surrender it, the widow elected to live alone.

Mrs. Bulger's front room on the first floor, which formed her parlour, was swept and garnished this November night ; and, from the rather elaborate preparations made for tea, it looked as if Mrs. Bulger expected company.

The good lady, indeed, was got up in what she gaily called her “company clothes.” Her work-a-day garments had been exchanged for a handsome dark silk; while she further displayed a cap with rather bright ribbons, hardly compatible with her years. The good lady fidgetted about the apartment, now giving a slight poke to the fire, now moving the kettle a little, now pushing a pile of buttered toast a little further from the flame; in fact, generally betraying, by a score of restless motions, that company was not only expected, but was also a little behind time.

“The train is late, I suppose,” she muttered to herself, as for the ninth or tenth time she consulted a gold watch, which was suspended by a chain of similar metal, somewhat ostentatiously from her neck; “but I suppose Polly can’t be long now. It was real lucky her writing to propose coming here for a night or two just as I was about to write and ask

her to do so. I wonder whether she has heard anything of late of her old flame, Terence Finnigan? Old flame, indeed!" said the widow, with a slight giggle. "Why, it is only some seven or eight years ago that he was mad to marry her; not but what Terence was a pleasant man enough if you could only keep the spirits from him. It must be nigh upon two years since he was in these parts; for he would never be near Guildford and not come and see Emma Bulger. Oh, dear!" continued Mrs. Bulger, with a heavy sigh, "it's so many years since we first met; five-and-thirty years ago, when I first went as still-room maid to old Mr. Chichester of Leytonstone Hall, just before Terence went off soldiering with young Mr. Fred. I am curious to know whether Polly Mattox has seen that advertisement in the 'Guildford Journal.' A hundred pound is a deal of money, and would bear dividing; but Polly was always a terrible

one to take care of herself. She is a very nice woman, is Polly ; we have known each other since we were girls, and I am sure I am very fond of her ; but her best friend cannot deny that Polly Mattox is a little greedy-minded, a little grasping, when it comes to money. However, that must be her knock, I take it." And so saying, Mrs. Bulger bustled out of the room to admit her guest.

Mrs. Mattox was a buxom, fresh-looking woman, some ten years younger than her hostess. She had unmistakable remains of good looks, which the smart flowers in her bonnet showed she had by no means resigned claim to. Like Mrs. Bulger, she also had been left a widow ; but not having her friend's energy or business capabilities, she determined to rely upon her personal charms, instead of her personal exertions, to furnish her with another home. This all happened some seven or eight years ago, and though Terence Finnigan

gan had been excessively anxious to take the buxom Polly Gibson, as she was then, to his bosom, Polly had only laughed at her very elderly admirer, and thought it more prudent to accept the hand of Mr. Mattox, a cousin by marriage of Mrs. Bulger's. Mr. Mattox had the advantage of being not only more than twenty years younger than Terence; but also, as the master of Portsmouth Workhouse, had, what the prudent Polly valued quite as highly, a comfortable home to offer.

"It's not my fault, Emma, the train was late, as the train always is on this dratted line; I am tired to death; just let me take off my bonnet, and I shall be only too glad of a cup of tea."

"Never mind, Polly; I am real glad to see you, any way; just run into the next room, and get your bonnet off, you know where it is, and I will have the tea and toast on the table in a jiffey."

Mrs. Mattox nodded her head in reply, and having cast one rapid glance at her hostess's attire, retreated, with the prompt resolve that old Emma Bulger must be "dressed up to;" for Polly had an insuperable objection to being out-shone in her raiment at any time; but to be out-dressed by a senior in her own class, and by one who, in her, Polly's, estimation, could never, at her very best, have held a candle to herself in point of good looks, was not to be thought of. Mrs. Mattox was absent some little time, in spite of her thirst for a cup of tea; and her return showed that she had managed to unearth from her box a smart silken robe and cap to match, which her hostess, far from viewing with rancour, smiled on benignly, as a fitting tribute to her own gorgeous array.

"Well, Polly," said Mrs. Bulger, the tea being poured out, and her guest plentifully supplied with the buttered toast and other

delicacies, "I was just thinking of writing to you when I got your note. It is so long since I have seen you, that I was going to ask if you ever meant coming Guildford way again."

"Yes; it's a good bit since I have been here," replied Polly; "but, you see, Portsmouth is lively, and Mattox and me we are popular; and Mattox, you see, he can't abear me out of his sight. He is always afraid," continued Polly, giggling, "that somebody will run away with me."

"Well, my dear," rejoined Mrs. Bulger, "he has no call to do that; you are not like a giddy young thing; you have come to an age as he might trust things to your own discretion."

"That's what I tell Mattox," observed Polly. "When a man marries a good-looking wife, of course he must expect that she will have pretty things said to her; but she must know,

better than him, when any one is going too far with them."

"Well, I am sure, I never thought that Mattox would turn jealous," replied Mrs. Bulger, meditatively. "If you had taken poor old Terence Finnigan I would not have been surprised at it."

"Why, Emma, you surely never thought that I meant to take up with an old fellow like that in earnest! He was all very well to joke with, you know. One couldn't help being amused at the idea of his wanting a wife at his time of life; but, bless us, as you know, he could hardly keep himself, much less a wife. Remember, I have known him from a child, and if it amused the poor old chap to get up a flirtation with me, and I chose to humour him, what was the harm in it? But marry him, my dear Emma, how could you think I shculd ever make such a fool of myself!"

“ Well, he certainly was a bit old for you ; and money never did stick to his fingers since the days we first knew him at Mr. Chichester’s place ; but women do such things at times. By the way, have you seen anything of him lately ? ”

“ Yes, I see him at times ; but he is very infirm, and very much changed from the Terence Finnigan you last saw. Men don’t last for ever, you know, and I shouldn’t think he will be above ground much longer.”

“ What, then, he is still alive ! ” exclaimed Mrs. Bulger, eagerly.

“ Oh, yes, he is alive, so far,” replied Mrs. Mattox carelessly, and stealing a somewhat inquisitive gaze at her hostess.

Polly Mattox was a woman who had begun the world with good looks and an inordinate stock of vanity—two attributes that commonly bring their possessors to woe ; but in her case they were so balanced by selfishness and low

cunning, that, so far, Polly Mattox had gone through the world with considerable comfort to herself. The snares the former qualities had spread for her had been counteracted by the latter, and after two or three somewhat risky flirtations, she had married Gibson, a well-to-do tradesman, who had given her a comfortable home for many years ; and if he had left her not so well-to-do a widow as she expected, why she had only her own extravagance to blame for it. The same prudence, as we know, characterized her second marriage. She had marked the somewhat eager way in which Mrs. Bulger propounded her enquiry after Finnigan, and the cunning of her nature gave her instinctively a hazy idea that her friend had some further motive than mere curiosity concerning the octogenarian's fate.

“ And where is he living now ? ” asked Mrs. Bulger, with an assumption of indifference so transparent that her guest's suspicions as to

her having some object in wishing to know Terence Finnigan's whereabouts were confirmed.

"Oh, I don't know exactly," replied Polly, carelessly. "Thank you, my dear, I will take another cup of tea."

"But don't you think," rejoined Mrs. Bulger, as she handed the required refreshment, "that you could find him if you tried?"

"Yes, I dare say I could lay my hand upon him if I wanted to."

"Well, then, I wish you would, and the sooner the better. I have a particular reason for desiring to know where he is now living."

"Why?" asked Polly laconically, as she slowly stirred her tea.

"Well," replied Mrs. Bulger, speaking with great deliberation, "I have had a hint in a round-about way, that some of those Chichester folks have been enquiring after him, and would

take care of him for the remainder of his life if they could only find him."

Mrs. Bulger had spoken slowly, as one unaccustomed to the utterance of untruths. Especially did the lie not come trippingly upon her tongue on this occasion, as she was constructing it with a view to its fitting into the truth, which she half suspected Polly Mattox would eventually either wring or wheedle out of her. She knew that lady of old, and was quite aware that Mrs. Mattox could hold her tongue with a most irritating persistency if she once had an idea that you were trying to get information out of her.

"They didn't write to you, did they?" enquired Polly.

"No; but you recollect when Mr. Fred, as we used to call him, was killed out there in America, he left a daughter behind him; you have heard old Terence speak of her often."

"Yes; but if she didn't write," resumed

the Portsmouth matron, "how did you come to know that she was so anxious to discover Finnigan's whereabouts? Who gave you this hint?"

"Oh, never mind that; nobody you know," returned Mrs. Bulger, rendered a little irritable by Polly's persistent cross-examination. "The question is, where is he living now?"

"Quite so," replied Mrs. Mattox, with the most provoking calmness; "and as they have applied to you on the subject, and not to me, you had better give them all the information in your power."

"But I tell you, you aggravating thing, I don't know where he is, and that I want you to tell me."

"Look here, Emma Bulger," replied the other quietly, "it's no use your flying out in this way with me, you know that very well. If you want to know where Terence Finnigan is to be found, you had better tell me at once

who it is are making enquiries for him, and all about the whole thing, then I'll help you ; if not, I can hold my tongue as well as other people. The old man is tolerably comfortable now, and, for all I know, more happy than where, perhaps, these people would take him to. I always liked Terence, and am not given to let my tongue wag to his harm."

" But it can be only to his good," rejoined Mrs. Bulger, in a much more piano-tone, for she saw that Polly Mattox thoroughly meant what she said, and that, unless she was made a confidante of, she would persist in keeping her knowledge to herself ; and yet Mrs. Bulger rather demurred at striking her flag so early in the battle.

" I am not one that does things in the dark," remarked Mrs. Mattox. " Before I bear witness about my friends I like to know what they are charged with. The Guardians down our way often tell the people that it would be more

for their good to go into the work-house than go on receiving out-of-door relief; but the ungrateful things don't see it as a rule, let alone being hard to satisfy when they are there."

"But you don't suppose," interrupted Mrs. Bulger, "that these people are advertising—I mean seeking for—for Terence Finnigan only to put him in the workhouse, do you?"

"Oh! he has been advertised for, has he?" thought Mrs. Mattox, who had not failed to note her hostess's slip. "How should I know?" she replied. "I haven't been given hints to on the subject."

"You are enough to drive any one distracted, Polly, the way you go on nagging," said Mrs. Bulger, biting her lip, and reddening not a little between suppressed temper and the consciousness that the word "advertising" had escaped her. "Suppose, Polly, I had heard that there was a bit of money offered to any one who

could give information concerning Terence Finnigan, what should you say?"

"That, knowing as you do I can give such information, you would at once say, 'Polly Mattox, here is something to your advantage; I wish you luck, my dear.'"

"I didn't ask you what you thought *I* might say; I asked what you would say," said Mrs. Bulger, in very meaning tones.

Mrs. Mattox paused for a little before she replied. She was calculating the lowest possible terms that it was possible to offer. She was, of course, sure by this that Terence Finnigan was advertised for, and a reward offered concerning him. She had also a strong suspicion that her dear friend's hint amounted to no more than that she had stumbled across this advertisement. Of course she could read the papers quite as well as Emma Bulger. But then, again, some little time might elapse before she possessed herself of the requisite informa-

tion ; and she looked upon this as a case in which it might be dangerous to lose time, for fear of being forestalled by some one else. It might, perhaps, be safer to come to terms with Mrs. Bulger at once. She accordingly answered at length,

“ Well, Emma, you don’t suppose that I should forget it was you first put me up to it, if I do get the reward, do you ?”

“ Of course I don’t, my dear ; but still you might, you know. There is nothing like being business-like in these affairs. I hate haggling over things. I was always one to come to the point at once. I tell you this reward is worth sharing ; but every day that goes by we run the chance of somebody else coming forward and getting it. You can’t do without me any more than I can do without you ; try it, and it’s more than possible that in scheming for the whole cake you will only find an empty cupboard.”

Mrs. Bulger could not have brought much stronger argument to bear. Polly's natural cunning had at once pointed out to her the danger of delay. It was very aggravating, but it was nevertheless clear to her that she must come at once to some sort of arrangement with her hostess.

"Shall I tell you what my terms are?" enquired Mrs. Bulger.

Polly nodded assent.

"Halves," replied the other, briefly.

"Well, upon my word, Emma Bulger," exclaimed Polly, "I do think you perfectly audacious in your demands. I am in possession of this information, and naturally entitled to the whole reward; but, in consideration of your being an old friend and putting me up to it, I was quite prepared to make you a handsome present—say a fourth."

"Say a half," replied the hostess, drily, "and never mind taking the old friendship

into consideration. Business is business ; it's a pity to waste time."

At first Mrs. Mattox declared she had never heard of such a thing ; that Mrs. Bulger was at liberty to make the most of her knowledge ; that a little study of the papers would, no doubt, bring the advertisement under her own eye ; that, though she herself could lay her hand on Terence Finnigan, she did not think there was much danger of any one else making the discovery ; and finally wound up by observing, that she was still willing to stretch a point on behalf of such a very dear friend as Mrs. Bulger, and consent she should take one-third.

But if Mrs. Mattox was cunning, her hostess was obstinate. She felt pretty certain that Polly must come to her terms in the end ; and once more exhorting Mrs. Mattox to leave their old friendship out of the calculation, as most unbusiness-like, wound up by exclaim-

ing, “Halves she had said, and halves she meant having.”

After nearly an hour's wrangling between these two mercenary old women, Mrs. Bulger's terms were at last acceded to, and her guest was then informed that the reward was for no less than a hundred pounds, the mention of which sum made Polly's eyes “twinkle.” She had deemed that twenty or twenty-five at the outside would be the amount of it. It was further arranged between the two matrons, that they should go up to town by an early train the next morning and call upon Henry Carbuckle, Q.C., in Plowden's Buildings, to whom, according to the advertisement, the information was to be supplied.

“I wonder,” observed Polly, as for the twentieth time she read over the advertisement in the ‘Guildford Journal,’ “whether they would say it made any difference with regard to this,” and she laid her forefinger on

the words, "One hundred pounds." "I mean, you know," she continued in explanation, "he is not quite right in the head ; and when I say that, my dear, I mean he is about as complete an idiot as ever you came across ; and if they happen to want any information from him, I am sorry for them, because my impression is, they won't get it ; but, anyway, they make no condition here as to what sort of state he is to be in."

"What ! the old man has quite lost his head ?" exclaimed Mrs. Bulger.

"Quite so ; he got into a drunken bout some two years ago, down our way. You remember he was terrible fond of the spirits, and apt at times to be a bit quarrelsome in his drink ; however, I can't speak to much about that. I don't know whether any one struck him, poor old fellow, or whether he simply fell because the liquor was too much for him, but he got a blow on the head that knocked the

sense out of him, and well-nigh all the life ; however, he got over it at last, and is alive still, but both his wits and memory have left him. Why, bless you, he don't even know me."

"And where did you say he was ?" enquired Mrs. Bulger.

"I don't remember naming the place," rejoined Polly with a sly glance at her hostess ; "still never mind, Emma, you have driven a terrible hard bargain with me, but I always stick to what I say ; halves you insisted it should be, and halves it shall be. As for poor old Terence, he is in Portsmouth Workhouse."

## CHAPTER VII.

## NO ESCAPING ONE'S DESTINY.

WHILE Jack Phillimore was playing that very unsatisfactory game of brag, Ringwood was a little surprised by his clerk announcing that there were two women wanting to see him, who had been sent over from Mr. Carbuckle's chambers. It had been arranged between the Q.C. and Ringwood that the latter's name should not appear in any advertisement. Pegram and Son, they knew, were crafty people to deal with, and it was thought advisable that Ringwood should not be known as the principal manager in search of Terence Finnigan on the part of Miss Caterham.

"They say, sir, they have come over in consequence of the advertisement in the 'Guildford Journal'; so I suppose you will see them."

"All right, Sims; show them in; and Heaven grant they know rather more than those who have felt hitherto impelled to call in consequence of that notice."

The two matrons, dressed for London, were something gorgeous to look upon. Mrs. Mattox, who had not contemplated visiting the metropolis when leaving home, was, it is true, somewhat perturbed that she had not brought a certain bonnet lying in the recesses of a press at Portsmouth with her. She was tormented with the idea that, in the matter of head-dress, she was somewhat eclipsed by Emma Bulger; otherwise nothing had occurred to disturb the serenity of last night's compact. Ringwood's invitation to be seated was not complied with without considerable rustling of skirts and smoothing of draperies.

"We have come," at length explained Mrs. Bulger, "in consequence of what we saw in the Guildford paper. It says there that a hundred pound will be given to any one who can give information about Terence Finnigan. Now, my friend here, Mrs. Mattox, and myself want to know, in the first place, if that is right? My name, sir, is Bulger—Mrs. Bulger, at your service."

"Perfectly right, Mrs. Bulger," replied Ringwood, not a little amused. "If you are giving this information jointly, fifty pounds will be paid to each of you as soon as, through your information, we have found Terence Finnigan or ascertained his decease. If we are indebted to you alone for what we want to know, of course the whole hundred will be paid to you."

"Oh, sir, it is a joint affair," interrupted Mrs. Mattox. "Emma there could not tell you much without me."

"Quite right, Polly ; it is a joint affair," interposed Mrs. Bulger, in all the serene consciousness of not only picking up fifty pounds from merely looking at a newspaper, but having also somewhat the best of it in that little matter of bonnets to boot. "Now that the wages—I mean to say the terms—is found to be satisfactory, we'll proceed to business. We are both old friends of Terence Finnigan, fellow-servants, in fact, sir ; she was under-housemaid, and I was in the still-room at old Mr. Chichester's, long ago. Maybe, you have heard that Terence was there as a groom before he went off to the soldiering with young Mr. Fred ?"

"That," said Ringwood, "from what Miss Chichester has told me, daughter of the young Mr. Fred you are alluding to, must have been a considerable time ago. I trust, Mrs. Bulger, you have seen him a good deal later than that."

"Dear me! yes; he never was anywhere near Guildford—I live at Guildford, sir—but what he would come to see me; and Polly, there too, he was always regular sweet on Polly; it's not many years back that the old man was mad to marry her, wasn't he, Polly?"

"The old fool," tittered Mrs. Mattox, with a conscious toss of her head in recognition of the conquest—not much of a triumph, perhaps, but a scalp counts, even though it be that of Methuselah.

"Now, Mrs. Bulger," said Ringwood, who thought it high time to put a stop to the garrulity of the two ladies, "you are a woman of business, I know; let's come to the point—when did you see Terence Finnigan last?"

"It might have been a year and a half, or, for the matter of that, I would not like to swear it was not two—"

"Beg pardon, sir," interposed Mrs. Mattox;

"but it don't so much matter when Emma saw Terence last, I should think, because I have seen him a good deal later than she has ; I saw him three days ago."

"No ! did you ?" ejaculated Ringwood, with unprofessional eagerness ; "and I suppose," he continued, recovering himself, "that there is no doubt of finding him again without difficulty."

"Oh ! he will be where I left him, never fear," replied Mrs. Mattox.

"And you have no objection, of course, to tell me where that is."

"It will be all right about the hundred pound if I do ?" enquired Polly, doubtfully, a remark which called forth a decided nod of approval from Mrs. Bulger.

"Fifty pounds a-piece will be paid you if I find Terence Finnigan at the place you are about to name."

"Well then, sir, you will find him in Ports-

mouth Workhouse, of which institution I am the matron."

"That makes matters very simple," said Ringwood; "may I ask where you ladies intend to stay in town?"

"We are going back by the afternoon train to my place at Guildford," replied Mrs. Bulger. "Allow me to give you my card, and if ever you have a chance of recommending me to anybody in that neighbourhood, I know, sir, I can give satisfaction."

"Well, Mrs. Bulger, it will be necessary for me to go down to Portsmouth to-morrow; if you, or, at all events, Mrs. Mattox, can meet me at Guildford and accompany me there, so much the better. Now, as I never saw Finnigan myself,—although I have no doubt you are right about him,—it will be needful that I should be accompanied by somebody who can identify him. Will it suit you to meet us at Guildford?"

"Perfectly," chorussed both matrons ; "but you may depend, sir, we have known Terence Finnigan too long for there to be any mistake about its being him."

"Then I shall consider that settled," rejoined Ringwood, as he bowed his visitors out. "By Jove!" he muttered, as the door closed, "what a turn-up! Jack might have saved himself his journey into Wales, for I should think the discovery that Miss Chichester is still in the 'Tontine' would completely knock this marriage on the head. It must, from all accounts, be so thorough a matter of expediency on both sides that such a complete flaw in the compact as this makes must infallibly lead to its being broken off. Well, I am sincerely glad, for Mary's sake; but I cannot help feeling very sorry for my own. If I am right in my view of the Pegrams, the 'Tontine' now lies between Mary Chichester and Lord Lakington; and, good God! with his

obvious taste for compromise, he can never overlook such an obvious wind-up as this will be. Of course he will endeavour to marry Mary ; the Viscount is on the right side of fifty yet ; is uncommon well-preserved, and does not look his age by six or seven years. The chance of marrying a coronet, with eight thousand a-year, would commend itself to most young ladies. What a fool I am ! I settled long ago that I would think no more of Mary unless the 'Tontine' was decided against her ; I am afraid I must now make up my mind to dismiss all such thoughts for good. Meanwhile, I must go over to Carbuckle and tell him all this."

Mr. Carbuckle was both astonished and delighted to hear of the discovery of Finnigan, and much pleased at Ringwood's prompt arrangements about proceeding to Portsmouth.

"Quite right," he exclaimed ; "an old gentleman at his time of life, who has come to the

workhouse, cannot be depended upon to live very long, although I believe they often do attain great age in those unfortunately necessary institutions ; but it is, of course, a point with us to prove this Finnigan alive as speedily as may be. Mary Chichester may, or may not, win the 'Great Tontine' ; but remember, there are two years' arrears of interest for Miss Caterham's share, and these must amount to something like four thousand pounds, there being so few shareholders now left to divide. This she would be entitled to should Finnigan die an hour after we have established our point."

"Yes, I quite see that ; and you may depend upon my being off to-morrow. There is only one thing further to settle—who am I to take with me to prove his identity ? because, I should not know him from Adam."

"There cannot be a doubt about it," replied

Carbuckle ; " Mary Chichester herself, of course. Indeed, I do not know that we could lay our hands on any one at such short notice that could speak positively as to Finnigan. Miss Caterham's old servants might, no doubt ; but they were discharged when Mary left the cottage, and it would probably take a few days to get hold of them."

" You are quite right ; it will be, no doubt, foolish to lose time about the matter, and I really cannot suggest any one else to identify Finnigan ; but you will have to go yourself to Portsmouth. Never mind what they are, but I have strong reasons for not intruding myself upon Miss Chichester at present."

" Stuff and nonsense !" replied the senior. " I shouldn't know these women at Guildford, nor they me ; and even if I should make them out, they would mistrust me, and think it all a trick to do them out of the reward. You and Mary *must* go. You are surely not such

children that you want me to come down and take care of you?"

"I cannot help it; I really have very excellent reasons for declining to be Miss Chichester's convoy upon this occasion."

"And I," interrupted Carbuckle, "have very excellent reasons to advance why you should not decline. You refused, I know, to see her the other day about finding a home in Lord Lakington's family. That was all very well; but *this* is a very different thing. You will, I am sure, not let any misunderstanding there may be between you, prevent your assisting Mary to what for her is a very considerable sum of money. No; do not interrupt, pray. Remember, this will nearly double her slender income; simply say you will go, and I will write a note to her in the Victoria Road at once, to say that Finnigan has been found, that you will call for her at ten to-morrow, and that she must be prepared to accompany you to

Portsmouth to identify him. 'There! I have no time to say more; I am up to my neck in business. Call in here when you come back, and let me know all about it. I will not forget the note, never fear.' And without giving him time for further remonstrance, Mr. Carbuckle fairly hustled Ringwood out of the room.

"It is trying one pretty hard," muttered Ronald Ringwood to himself, as he walked back towards his own chambers. "I do not pretend to be better than my neighbours; but I want to run 'straight,' as far as I can, with regard to this girl. It would be a thundering mean thing to ask her to marry me now, knowing what I do; while, of course, she is in perfect ignorance of the difference Finnigan's discovery may make to her. It is not quite fair of Carbuckle. He knows I am over head and ears in love with her, and must see that the right thing for me to do is to



stand aloof until this confounded ‘Tontine’ is decided. I am quite willing to do everything in my power to assist her to this fortune, although, should she gain it, it will probably insure my own misery ; but it is rather rough upon a fellow to keep throwing him into the society of the girl that stole his heart, when honour condemns him to talk common-places. That journey to Portsmouth will be pleasant. I only trust the train will rattle, so as to render conversation impossible. I wonder what Mary thinks of me ? That I have carefully avoided her since her trouble will not count much in my favour. However, Carbuckle proved so ingeniously that it was absolutely necessary that I should go, there was no getting out of it. I wonder how Jack got on to-day in Wales ? He, like myself, is having a weary time over this ‘Tontine.’ The confounded thing promises to rob us both of our sweethearts. I sup-

pose I shall see him to-night, and hear all the details of his defeat. If he had waited till to-morrow he might have spared himself the journey."

But, as we know, Jack Phillimore was in no humour to look in upon his chum and confess his disaster, and Ringwood therefore left a line for him at his chambers, in case he should call, telling him that he might consider the Pegram alliance at an end ; that there had been a fresh turn of the wheel in the affair of the "Great Tontine," which was quite certain to cause the abandonment of that scheme by Lord Lakington ; and begging him not to see the Viscount until he, Ringwood, should have returned from Portsmouth. At that other palpable solution of the big lottery which had flashed across his own brain, Ringwood did not venture to hint. It would be time enough to point out to Jack what he so dreaded when they should meet.

## CHAPTER VIII.

TERENCE FINNIGAN.

RINGWOOD presented himself in the Victoria Road the next morning in good time. Although there was no luggage to delay them, yet he, like most of us, was aware that a lady's bonnet is not put on in a minute. He was welcomed by Mary, who, having introduced him to Mrs. Lyme Wregis and Beatrice, left the room in quest of her cloak and head-gear.

" You must pardon an old woman's curiosity ; but this seems to us a most extraordinary errand that you are carrying Miss Chichester off upon. She has told us," said

Mrs. Lyme Wregis, "that this is an old servant of her family's, for whom they have been long in search; but now he *is* discovered, why does he not come to her, instead of her having to tear down to Portsmouth to see him?"

"It must, of course, seem odd to you; but this man Finnigan stands in a somewhat peculiar position to Miss Chichester. She has doubtless told you that he was by her father's side when he fell on the terrible field of Gettysburg, and that he has carried her many a time, when a child, in his arms. But what she could not tell you is, that Finnigan is so infirm in health, and has so failed in his mental powers, that his coming to her is impossible. Further, there is a necessity for proving the old man's identity, as there is a small sum of money coming to Miss Chichester that depends upon this Finnigan having been alive at a certain date. Neither myself nor

Mr. Carbuckle, who manages Miss Chichester's affairs, ever saw Finnigan, so it is positively necessary that Miss Chichester should run down and see that this is the right man. We have, for some time, offered a reward in the papers for his discovery; and though the people who have come forward to claim it are quite positive, we want to be sure of him."

"I think you know a cousin of mine," observed Beatrice demurely,—"Mr. Phillimore, a naval officer."

"I have not known him very long," replied Ringwood; "but I happen to have seen a great deal of him during the short time we have been acquainted."

And Ronald wondered in his own mind what this might portend. She refused to see Jack; yet here she was apparently seeking news of him. But if Ringwood was astonished, even Mrs. Lyme Wregis opened

her eyes at the *hardiesse* of Beatrice's next speech.

"We were what is conventionally termed 'dear cousins' once," continued Beatrice, in a slightly constrained voice. "He disapproves the marriage I am about making ; and I have seen but little of him lately. Will you give him my love, and say that I asked after him ?" and the girl's lip twitched slightly as she finished the sentence. "Will you do more for me, Mr. Ringwood ?" she added in defiant tones, as she caught the amazed expression of her grandmother's face. "Will you ask him, from me, to grace my wedding with his presence ?"

"Pray do not think, Miss Phillimore, do not think for one moment that I am presuming to discuss such a matter with you. I will do your bidding ; but it is only fair to tell you that, from what I have heard your cousin say, I fancy this is a request he will hardly accede to."



"And why not, sir?" exclaimed the girl, with a burst of ironical laughter. "He would think it incumbent on him to attend my funeral, I suppose; why not my bridal? the two ceremonies bear a marvellous similitude at times."

"My dear Beatrice!" exclaimed Mrs. Lyme Wregis, in such unmistakable tones of consternation that, to Ringwood's infinite relief, the young lady was suddenly recalled to a sense of the fitness of things, and recognized the fact that a stranger was not exactly a confidant in whom to confide her distaste for her coming marriage.

The defiant expression died out of her face, and it was in the softly-modulated tones of every-day life that she said,—

"Excuse me, Mr. Ringwood, I am not quite myself. I have rather overdone it lately. My friends, wishing to honour me in my new character, have *fêted* me beyond my strength,

and made me a little nervous and hysterical. Give Jack my love, and say I asked after him; and don't bore him with the other request. Weddings are apt to be dull affairs, except to the principals."

"Now, Mr. Ringwood, I am quite ready for you," said Miss Chichester, as she entered the room. "If the train goes at the time you say, we ought to be starting, I think."

"Good luck go with you, Mary," cried Beatrice, with a sudden assumption of gaiety that caused both her grandmother and Ringwood to wonder whether these varied transitions of mood would have an hysterical termination. "You will find your trusty henchman broken in health, Mr. Ringwood tells us, but alive; and you are about to come into money, Mary dear; and though I am younger than you, yet I know the value of that, and have learnt what some people will

do for it, and others may have to do. I do not know how much it is ; but only hope, my love, it is sufficient to place your future in your own control."

" My dear Beatrice," exclaimed Mrs. Lyme Wregis sharply, " you must excuse my remarking that you are talking a great deal of nonsense ; and further, Miss Chichester, if you stay to listen to her rhapsodies you will undoubtedly miss your train. Good-bye, Mr. Ringwood. We shall be only too happy to see you whenever you may find it convenient to look in upon us."

Ringwood uttered a few words of acknowledgment in reply to Mrs. Lyme Wregis's courteous invitation as he shook hands, and then rapidly escorted his fair charge to their cab, not a little relieved to find himself at last clear of a young woman in such an emotional state as the Honourable Beatrice Phillimore. He had all a man's horror of a scene, and felt

that for the last few minutes he had been on the verge of one.

"My dear Beatrice," said Mrs. Lyme Wregis quietly, as the street-door closed behind the travellers, "if your aversion to your marriage is so strong that you cannot even conceal it before strangers, for heaven's sake, child, tell your father before it is too late."

"Ask me no questions, grandmamma," cried the girl, with a strong suspicion of a sob. "Aversion! dear me, no. Every one knows I am a very fortunate—" and, without finishing her speech, Beatrice Phillimore rushed hurriedly from the room.

The journey to Portsmouth Miss Chichester found somewhat monotonous. Her companion resolutely refused being anything but strictly the man of business. All the particulars of Finnigan's discovery he related to her; told her of the state of health in which she must

be prepared to find the old man ; how that they were to pick up two old servants of her grandfather's at Guildford—women who had known Finnigan well in former days, and quite recollected her father, but who had, of course, never seen her ; and also did he explain to her, in purposely cloudy fashion, that she came into a small sum of money on reversion, the inheriting of which reversion had depended upon Terence Finnigan's out-living somebody else.

That Ringwood's explanation on this point was by no means clear troubled Miss Chichester very little ; but she was not a little exasperated at finding that he carefully eschewed the discussion of anything but strictly business matters. On other topics he listened gravely to whatever she might have to say, but could not be induced to take his own part in the conversation. She knew that he could do this,—many a long talk had they had at Kew

about books, pictures, events of the day, &c.,—and Mary, not a little nettled at the impenetrable reserve of her old admirer, speedily relapsed into silence.

“Whatever he has taken offence at I am sure I cannot guess,” she muttered to herself; “but he can hardly expect me to strive any longer to charm him out of the sulks.”

At Guildford they picked up Mrs. Bulger and Mrs. Mattox, both of whom were as profuse in curtseys and smiles at the sight of the grand-daughter of their old master as the time would admit, signs of fealty which were renewed with still more demonstration on arrival at Portsmouth, and which should be valued more in proportion to their scarcity than as to their actual worth in these days.

Upon arrival at the famous seaport, Mrs. Mattox at once took command of the party. That bustling matron felt that she was in her own domain, and that her knowledge of the

streets and the tariff of the hack carriages was beyond dispute. Her instructions to the fly-man, although by no means terse, were, at all events, sufficiently explicit, and in a very short time the party were deposited at the door of the workhouse in St. Mary's Road—an expanse of staring red brick, unrelieved by decoration, calculated to cast a chill upon in-coming tenants, and throwing out scant sign of encouragement to the broken-down and needy compelled to throw themselves on its hospitality. Miss Chichester could not resist a shudder as she passed through its uninviting portals.

"It answers to my idea of a gaol," she whispered to Ringwood. "Poor Terence, I shall feel quite uncomfortable until he is out of this place. Indeed," she added, "I think the sooner we ourselves are out of it the better."

They speedily found that their visit was by

no means to be hurried through ; that, before being permitted to see Finnigan, there was an important ceremony to be gone through, to decline which would evidently give dire displeasure to the matron of the institution. The famous Todgers' is not the only establishment that can do it when it pleases, and Mrs. Mattox had written the preceding day to her husband, that a very extensive luncheon was to be provided for the gentlefolks about to honour them with a visit ; and that gentleman, from past experience, knew that non-compliance with his wife's requests was wont to result in an unpleasantness of no brief duration ; the fair Polly, indeed, possessing a power of nagging, mercifully but rarely vouchsafed her sex. They accordingly adjourned, in the first instance, to that lady's private apartments, where they were duly introduced, first to Mr. Mattox, and then to a table so liberally spread that their hostess

reflected, with much satisfaction, that even Emma Bulger could not find fault with it. Ringwood, as soon as he considered that they had made ample recognition of the entertainment provided for them, suggested that, as Miss Chichester and himself had to return to town by the afternoon train, it would be advisable that they should see Terence Finnigan without loss of time, and Mr. Mattox at once rose to lead the way.

Traversing a long, narrow, white-washed passage, the ghastliness of which served to heighten the resemblance of the place to a gaol, and glancing occasionally on their way through the half-open doors of wards, where little knots of wizened, decrepit old men cowered in their sad-coloured garments over the fire, they at last reached a door at which Mr. Mattox paused.

“This is the ward, sir, in which we shall find Finnigan. Would Miss Chichester prefer

to identify him herself, or shall my wife point him out to her?"

"Surely," rejoined Mary, "he can scarcely have changed so much in this brief time that I can have any difficulty in recognizing him."

"Oh dear no!" interrupted Polly; "anybody who has seen him of late years would know him in a moment. Best let Miss Chichester judge for herself, Thomas."

Mr. Mattox, thus adjured, threw open the door without further remark, and one glance round the room sufficed to show Mary her father's old servant, sitting very still in a wooden arm-chair by the side of the fire. A slight, wiry little man, whose face, considering his extreme age, was still wonderfully fresh and free from wrinkles; the grey hair was thin, no doubt, but the light blue eyes were still wondrous bright, although there was an absent look in them, as if for ever peering beyond the grave, upon which their owner was

so rapidly verging. He took no notice whatever of their entrance, and continued to gaze, like the sphinx,

“With fixed, eternal stare,”  
into the infinite.

“I suppose he talks at times,” enquired Ringwood, “although he certainly does not look like it at present.”

“No, sir; he rarely says anything, and sits all day just as you see him, except when roused up to take his food. Occasionally he will say, in a wandering way, that he must go to London to see Miss Mary; but who he meant by it we never understood until to-day.”

“And I presume,” added Ringwood, “that, though you and Mrs. Mattox knew him before, he takes no notice of you.”

“Not the slightest, sir. You see he had been a bit knocked about when he was brought in here, and, as far as his head goes, he never

seems to have recovered it. He has never been able to give the slightest account of himself since he came, and if it had not been that Polly and I knew him well beforehand, we should not at this present moment have an idea who he was."

"Will you speak to him, Miss Chichester," said Ringwood; "it is possible that your voice might in some sort recall his recollection."

Mary crossed the room quickly, and laying her hand lightly on the old man's shoulder, said,

"How do you do, Terence? don't you remember Miss Mary?"

The old man turned his head towards her, and some slight signs of surprise at the fair apparition before him might have been discerned; but of recognition there was no symptom.

"Surely, Terence, you have not forgotten the child you used to carry in your arms—the

'young mistress' as you used to call me! you must remember Miss Mary!"

The old man's face became slightly troubled; for the first time his lips moved, and he muttered "Miss Mary" in a low, far-away voice; but it was evident that he in no-wise connected the name with the young lady who stood before him.

"It is of no use," exclaimed Mrs. Mattox, as she joined Mary; "why, Miss, he was a sweetheart of mine some years ago, and he takes no more notice of me than if he had never seen me. When men come to forgetting the face of a woman they were once mad to marry, one cannot expect them to remember much else."

Here Mrs. Bulger bustled up, and also tried to attract the attention of her old fellow-servant; but it was all of no use. An expression of bewilderment spread over poor Terence's face at finding himself surrounded by such

an unwonted number of visitors, but that he had previous acquaintance with any of them he exhibited no indication.

"Of course you have no doubt whatever, Miss Chichester, that this *is* Terence Finnigan?" said Ringwood. "It is naturally sad for you to find an old servant in this state, but his physical health is apparently satisfactory. In a business point of view, his having forgotten the past is, as far as you are concerned, of no consequence. I think now, as soon as I have written a couple of cheques for these ladies in acknowledgment of their services, we must thank Mr. and Mrs. Mattox for their hospitality, and make the best of our way to the railway station."

Terence Finnigan was heard to murmur "Miss Mary" in a dazed sort of way to himself twice or thrice as they were leaving the ward. He seemed as if vainly striving to recall somebody in connection with the name,

but clearly did not connect it with Miss Chichester.

" You tell me, Mr. Ringwood," said Mary, as she found herself once more in the train on her way to town, " that I come into what for me is something considerable simply from the fact of that poor old man being alive. I trust it is enough to enable me to take care of Terence comfortably for the future."

" Ample," rejoined her companion. " We really do not know exactly how much at present, but it is certainly more than sufficient for that purpose."

" And now, Mr. Ringwood, I wish you would answer me one other question ; and that is, in what way, pray, have I offended you ? "

That she had quite resolved not to charm this young man out of his sulks we know ; but then, you see, this was no reason why she should not, if possible, discover what he was sulking about.

"You offend me!" he replied. "What can have put that into your head? Very far from having any cause of complaint, I have to thank you for some very pleasant afternoons in the old Kew days."

"Then why do you not ever come and see me now?" enquired Mary curtly. "I have not so many friends but what I can recollect those who have striven to comfort me in my trouble."

"I do not think you can fairly accuse me of neglect on that point," returned the barrister, with a vivid recollection of how nothing but a stern sense of honour had restrained him from flying to her side in her affliction; "but first, one hesitated to intrude upon your grief; then you went to stay with the Lomax's; and finally, you have taken refuge in the Victoria Road."

"At Mr. Ringwood's suggestion," interposed Mary quietly; "and I am very much obliged

to you for discovering so comfortable a home for me."

"I deserve no credit for that, Miss Chichester. Carbuckle mentioned your wish to me; I happened to know, through Jack Phillimore, of his cousin's contemplated marriage, and thought perhaps you would not mind passing a few months with Mrs. Lyme Wregis, whom Jack declared to be the most charming old lady that ever breathed. Of course, I know it is not quite the thing you wanted; all I can say is, it was the only thing of the kind that either Carbuckle or I could hear of. I trust it will, at all events, do until we come across something more suitable. After a little, I have no doubt you will wish for a more lively home, where there are more young people, &c."

"Pray do not trouble yourself on *that* point; Mrs. Lyme Wregis and I get on very well together, and I am quite willing to endorse

Mr. Phillimore's opinion of her. By the way, he is a great friend of yours, is he not? Is it fair to ask you what manner of man he is?"

" Jack Phillimore is as good-hearted a fellow as ever stepped. He is a *man*, Miss Chichester, if you understand what I mean by that, and likely, I should say, to make his mark in his profession if he ever gets the chance. His cousin has dealt very hardly with him, and he is terribly cut up at the idea of the approaching marriage; and as I have also met the successful suitor, I may be allowed to say, that, except on the ground of wealth, how any girl could throw over Jack Phillimore for Pegram beats me: one is a gallant, handsome, high-bred gentleman; the other has no pretension to good looks, and I am sure will be pronounced, by men accustomed to good society, 'a bit of a cad.' Women do not use the term, but they thoroughly understand it, although

I do not think they quite so quickly recognize one as we do."

"I am sorry to hear this, for I have never met a girl that I took a greater fancy to than Beatrice Phillimore. I have known her, it is true, but a short time ; still, I cannot think she would be swayed solely by wealth in her choice of a husband. Even if she had given me her confidence,—which she has not,—I could not let you into the secret ; but she certainly shrinks from any allusion to her wedding in a way that augurs ill for its being a happy one. But this is 'Victoria,' is it not ?" and as she spoke the train glided into the station.

"Good-bye, Miss Chichester," said Ringwood, as he shook hands after putting her into her cab. "Should Miss Phillimore take you into her confidence, and you then find your present opinion confirmed, you can tell her that it is very improbable that her wed-

ding with Robert Pegram will ever take place."

Having uttered which oracular prediction, Ringwood raised his hat and disappeared.

## CHAPTER IX.

### BEATRICE REGAINS HER FREEDOM.

IT was in a very sombre mood that Jack Phillimore wended his way to the Temple the day after his interview with his uncle. It is true that Lord Lakington had accorded him this much, that his friend Ringwood might go down to Rydland as the Viscount's representative and see Mr. Krabbe, whom Mr. Pegram candidly avowed to be his nominee in the “Great Tontine.”

“It is a wild chance,” thought Jack, “and I suppose, as such, ought to be tried ; but I am afraid it is little likely that Ronald will discover anything that may prevent this marriage.

They will show him Mr. Krabbe, just as they showed me Mr. Krabbe, and he will know—which I didn't—that it is not the real man ; but what is the use of that ? we cannot prove it. He may make any amount of enquiries he likes in Rydland, and they will all tell him the same story—that Mr. Krabbe lives in that cottage, and has done so ever since he broke down and became past work. Ringwood will feel sure, as he is now, that all these people have been bamboozled by the Pegrams. But there, again, neither my uncle nor anybody else—bar Hemmingby—will believe us. I declare, if Ringwood declines to go I shall really not be able to blame him. It seems as if nothing could possibly come of it ; and yet I cannot bear the idea of leaving even the least likely stone unturned to prevent this marriage."

" You never called here, and consequently never got my note," said Ringwood, as he wel-

comed his visitor ; “ I left a line for you. What did you do in Wales ? ”

“ Worse than nothing. I doubt very much whether, under any circumstances, it was possible ever to have done anything. I am fain to confess old Pegram is not at all the sort of man one can brow-beat or frighten. However, I will own to making a thorough mess of the whole thing ; I lost my temper, told old Pegram that he was an out-and-out scoundrel, that he was no more in the ‘ Tontine ’ than I was, that his nominee was dead, and that the Mr. Krabbe he showed me was not the real man ; and wound up by swearing, that if he did not abandon this marriage I would expose him.”

“ And you say he was not powerfully impressed with that,” said Ringwood, laughing.

“ Well, I do not quite know,” replied Jack drily. “ He declared he would commit me as a rogue and a vagabond if I was found in the town

next morning. Hemmingby was quite right ; I did not impose upon him as the sailor one bit. And yesterday I followed your advice, and went and saw my uncle, and that was not a bit of use either ; that confounded old Welsh villain had written up a most plausible account of our interview, owning, with affected candour, that his nominee *was* Mr. Krabbe, begging my uncle to send anybody he liked to see and enquire into his identity. Further, he had the impertinence to add that he would look over my insulting accusation in consideration of my being such a near relative of his lordship's ; that my words were the ravings of a vain, jealous, disappointed young man. Yes, upon my soul he did, Ronald ; he had the impudence to say that of me. In short, I have played my last cards, and am utterly beaten. The marriage takes place next week, and I see no hope of exposing the Pegrams before that, unless you think you are likely to make

anything out of your interview with old Krabbe."

"My interview with old Krabbe! What do you mean?"

"I forgot to tell you. Clinging to what seems to be my last chance, I persuaded my uncle to take Pegram at his word, and send some one down to Rydland to see this 'nominee' of his. He pleaded at first that he had no one to send, and I immediately mentioned your name as being already engaged in watching the wind-up of the 'Great Tontine' on the late Miss Caterham's behalf. After a little he assented to this arrangement, upon the condition that I promised not to go with you. You must try, Ringwood; you are sharper than me, and may detect the fraud, cleverly as it has been contrived."

"I doubt whether I should make more of it than you did; but I will own to feeling a curiosity to see the impersonator of a man

whom we firmly believe to be dead, on insufficient grounds though it may be. Still, I have a bit of real good news for you ; you will have to see Lord Lakington again, and I think I can promise you that you will find him then quite as keen to break off this marriage as you can wish."

" You speak in riddles. You must furnish me with a new story to tell him, or else there will be very little use in my seeing my uncle again."

" I will ; Terence Finnigan is found."

" What ! Miss Caterham's missing nominee ! No ! are you quite sure it is the right man ?"

" Quite. I went down to Portsmouth yesterday with Miss Chichester to see him. She identified him at once, as also did three other people, two of whom have known him for many years. He is an imbecile pauper in Portsmouth Workhouse. He lost his senses in a drunken bout about two years ago, which

accounts for his disappearance. This, I fancy, settles Pegram's little game effectually."

"Hurrah! yes," exclaimed Jack, springing from his chair, and pacing the room with rapid strides in his excitement. "With a third person in it, their arrangement becomes impossible. It ensures the wedding being put off, at all events; and we shall learn the truth about Pegram's nominee before long, I have no doubt. By the way, I suppose you will hardly go down and see him now."

"I do not know; you must remember that I am acting for Miss Caterham's heir, as well as endeavouring to help you, and of course her interest in the exposure of the Pegrams is considerable. I should like to consult Hemmingby about it."

"Come along, then; let us run across and tell him the news."

The two young men proceeded at once to the "Vivacity," and after some little delay

were shown into the manager's sanctum. Mr. Hemmingby listened with great interest to Ringwood's story of the discovery of Finnigan. He roared with laughter at Jack's account of his interview with old Pegram, and laughingly told Phillimore that he was quite right to leave Rydland that evening, for that the lawyer was quite capable of keeping his word.

"Gad, sir, if he once got you into prison down in his own country I am blessed if I think you would have found it quite so easy to get out again."

Mr. Hemmingby further expressed great admiration at Pegram's letter; the open avowal that old Krabbe was his nominee, and that Lord Lakington was quite at liberty to send down anybody he liked to see him, and make enquiries concerning him, he pronounced a very clever stroke indeed.

"I tell you what, Ringwood," said the manager at length, "I have an idea about

this. I should like to take advantage of your going down as Lord Lakington's accredited agent to accompany you, and see Mr. Krabbe myself. You see, I knew the old man for many years; and though I have a strong suspicion that whoever they have got in that cottage is not the real man, yet I am curious to see an imitation which is so good that it has undoubtedly deceived many people who knew him quite well. I have another reason, which I have never mentioned to you as yet. When I endeavoured to see him, I was very much struck with the nurse who takes care of him. No; not mere good looks, Mr. Phillimore, though she is comely enough, for the matter of that; but I was struck with the idea that I had seen her before, and in a very different capacity. As you may remember, it was one of the old man's 'not-at-home' days, and therefore I had not much chance of looking at her; and I thought she was determined

that it should be as slight as she could make it. I further fancied that she recognized me ; and while puzzling my brains to recollect her, came to the conclusion that that woman held the key of Pegram's mystery. Now, if I accompany you, Ringwood, whether or not I make anything out of Mr. Krabbe, I think it more than possible that I shall recollect that woman."

"It is, at all events, well worth trying, Hemmingby ; we will leave together by the early train to-morrow morning."

"No ; I don't think that will exactly do," returned the manager. "I won't go down with you, but follow, and join you somewhere near the cottage. I intend to get into Rydland myself late at night, and not, if possible, let the Pegrams know that I am in the town until after we have paid our visit to old Krabbe. I may be wrong, but I have an impression that they will put considerable obstacles in the way

of my seeing their nominee. You go down tomorrow, call upon them that afternoon, and arrange to pay your visit about mid-day; never trouble about me; I shall turn up as you knock at the cottage door, you bet your life. As for you, Mr. Phillimore, you will, of course, inform the Viscount that the ‘Tontine’ is not reduced to a match yet; and, consequently, the dividing of the stakes not at present practicable. And I think now we may consider Bob Pegram’s marriage as knocked pretty well into a cocked hat. They are smart, very smart, these Pegrams; but I reckon we shall prove one too many for them this time. However,” concluded the manager, laughing, “I have no cause to brag, for Bob Pegram has had a dinner out of me on the strength of his marriage, and that is something to the good, anyhow.”

Lord Lakington was not a little disturbed by the announcement the next morning that Mr.

Phillimore wanted to see him. The Viscount hated being disturbed over his after-breakfast cigar and newspaper. Moreover, he felt quite certain that this interview with his nephew was not likely to be a pleasant one.

"Confound the fellow," he muttered ; "he was here only yesterday, and now I suppose has come again bothering about Beatrice's marriage. I shall have to give him clearly to understand that this is a subject about which his advice is not needed, that it is all settled, and further interference on his part I shall regard as unpardonable presumption."

Indeed, for a few minutes his Lordship debated whether he would not decline to see Jack ; but feeling that he could hardly shut the door in the face of his own nephew, finally determined to admit him. Resolved, however, to take the bull by the horns, no sooner did Jack Phillimore make his appearance than the Viscount hastened to exclaim,—



"Pray sit down. Delighted to see you, of course ; but I trust that you have not come to re-open yesterday's conversation. It is impossible you can have heard anything from Rydland as yet, nor likely indeed that you will find these wild suspicions of yours substantiated. Now, my dear Jack, the thing lies in a nutshell : if you like to come to Beatrice's wedding we shall be very pleased to see you ; if, on the contrary, you think fit to feel aggrieved, very well, stay away ; but once for all, be good enough to understand that I decline all further discussion on the subject."

"As far as discussion goes, certainly not, unless you like," replied Jack. "I have only come down this morning to put you in possession of a fact, not a suspicion, mind, and to point out the difference that that fact makes in the arrangement between you and Mr. Pegram. I am not going to say a word about

the marriage one way or the other ; that is for you to determine. What I have to tell you is this. The nominee of the late Miss Caterham, who has been so long missing, has been found, is alive, tolerably well, and in no immediate danger of dying. Miss Caterham, of course, willed her share away, and, by curious coincidence, the young lady to whom she left it at present forms one of your family. Miss Chichester is at present the third shareholder. You know that she went to Portsmouth the day before yesterday to identify an old servant ; that was the missing nominee,—one Terence Finnigan. You will see at once that you and Pegram at the present moment are arranging to divide, not only what you have not got, but what you may never have. My suspicions, you see, I am putting quite in the background. What I have just told you is a fact that can be testified by unimpeachable witnesses. Miss Chichester herself can

tell you that she saw Finnigan alive forty-eight hours ago, and either Mr. Ringwood or Mr. Carbuckle could tell you that the result of his being alive is as I say."

"Egad! this makes a devil of a difference," exclaimed the Viscount; "that fellow Pegram always assured me Miss Caterham's nominee was dead. It is not likely that Beatrice would marry into that sort of family if there was any doubt about the settlements being all right, not that I wish to influence her in any way (the noble Viscount clung close as ever to his old hypocritical assumption); but I should think it my duty to place this material change in her marriage prospects before her. One cannot tell, but I can hardly suppose that she is so infatuated about young Mr. Pegram as to overlook the fact, that the one thing which entitled the son of a country solicitor to aspire to the hand of a Phillimore was his wealth. You know,

Jack, we can only be guided by facts ; but I think it quite possible that your suspicions are correct, and that these Pegrams are confounded scoundrels."

" Then I suppose you will write by to-night's post to Rydland to inform them of this discovery, and that, in consequence, the engagement must be regarded as completely at an end."

" Certainly ; that is, if Beatrice consents. I must of course consult her, and be guided by her wishes."

" Exactly," rejoined Jack, falling into the humour of his noble kinsman, and assisting him in the belief that he was a model father, whose first care was his daughter's happiness. " You no doubt wish to talk matters over with Trixie as soon as possible, so I will get out of the way. The sooner you have polished off the Pegrams the better pleased I shall be."

## BEATRICE REGAINS HER FREEDOM. 203

As Jack Phillimore shook hands with his uncle, his intention undoubtedly was to leave the house forthwith ; but he was so elated with the march of events, that no sooner did he find himself outside of the door, than it occurred to him to dash up-stairs and whisper an inkling of the good news to Mrs. Lyme Wregis. He bounced into the room unannounced, and at once found himself face to face with his cousin. Beatrice started for a moment, but recovering herself, extended her hand, and said,—

“ You were very rude to me, sir, the last time we met. I sent you a message of reconciliation the day before yesterday by Mr. Ringwood ; you have run up, I trust, to say that you mean to comply with my request ? ”

“ You mean, to come to your wedding ? yes, Beatrice, I have promised to be there ; but I do not think it will take place quite so soon as you fancy.”

The girl's face flushed ; there was an angry light in her eyes.

"I do not understand you. I do not want to quarrel with you ; and if you are going to say unkind things about my marriage I will not stop to hear them."

"I have nothing further to say," retorted Jack, "than that your father wishes to see you in his study."

Beatrice looked sharply at her cousin for a moment, as the remembrance of the last time her father wished to see her in his sanctum flashed across her ; but the bright, confident smile on Jack's face re-assured her, and with a little nod she passed through the door he held open for her. His next proceedings astonished Mrs. Lyme Wregis not a little : darting across the room, he kissed the old lady's hand, thanked her warmly for her letter to him at Malta, and wound up by exclaiming,—

"It is all right, Madam ; we will bowl out

the Pegrams stock, lock, and barrel. When Beatrice comes back she will tell you she is a disengaged young woman, and that little beast Pegram will have his *congé* despatched by to-night's post. I cannot say it has been all my doing, but I have done my share, and, undoubtedly, without me, my uncle would probably have heard what he now knows too late. She would have been married. Now she won't be, at all events, to a Pegram."

And without vouchsafing further explanation, Jack dashed down-stairs, and out into the street, feeling that in his present state of high spirits no house was large enough to contain him.

Lord Lakington remained for some time after his nephew left him immersed in thought. What was he to do now? This arrangement with the Pegrams must of course be put an end to. The sole reason

for the marriage had disappeared, and the Viscount was not a little put out about it. The terrible thing to him was, that he found himself once again in exactly the position from which his compromise with the Welsh lawyer had rescued him. The very comfortable income he was at present enjoying was liable to vanish at any moment. Even if Jack's supposition be true, that the Pegram's nominee was, in reality, dead, and that they were palming off an impostor in lieu of him, still there could be no doubt about this man Finnigan ; and if he should happen to outlive Mrs. Lyme Wregis, the Viscount saw that he would be reduced to those straits of genteel poverty, the remembrance of which made him shudder. Already he was turning over in his own mind what it would be best for him to do under the present circumstances ; and the more he thought the thing over, the more it struck him that it would be a good thing

should his nephew turn out to be right. Only let the Pegrams be proved out of the "Tontine," and it might be possible to come to a compromise with the only other person left in it besides himself ; and then he suddenly recollect ed that this other shareholder was Miss Chichester. Well, that would clearly facilitate matters. The young lady was at present residing under the same roof, and Carbuckle, her nominal guardian, was an old friend ; so that there would be no difficulty about breaking the ice on the subject. Only let the Pegrams be convicted of fraud ; and here the Viscount remembered the errand upon which he had that day despatched Mr. Ringwood — a mere farce, as he thought yesterday, to which he had consented to pacify his impetuous nephew ; but which he now most sincerely hoped might turn out to be a successful exposure of fraud. Here his meditations were interrupted by the appearance

of Beatrice, who simply observed, as she entered,—

“I heard from Jack you wanted me, papa.”

“Yes; I have something unpleasant to explain to you; I know it is most unpleasant for a girl to get talked about, and I am afraid, my dear Beatrice, that is what will happen to you if ruled by my advice. Of course, when a girl breaks off her engagement there is always considerable gossip about it; she is either declared to have behaved abominably, or pitied for having been shamefully ill-used; and yet, my darling Beatrice, as your father, and so naturally having your best interests at heart, if you can but assure me that your feelings are not too deeply involved, I must counsel you to break your troth with Robert Pegram.”

“My dear father,” exclaimed Miss Phillimore, and barely able to conceal a shade of indignation in her tones, at the idea that he should affect to believe that she would ever

have contemplated this marriage, except to relieve him of the possibility of poverty.

“Don’t interrupt me, child,” interposed the Viscount, endeavouring to keep up the comedy to the last; “if your heart is engaged in this match, I won’t say that I will oppose your wishes, but it is my duty to point out that a third shareholder has appeared in the ‘Great Tontine,’ and that Mr. Pegram is in no position to make the very handsome settlements he intended, and probably—”

“Not another word,” exclaimed Beatrice, eagerly; “you know perfectly well that it was for your sake I consented to wed this man. If it is not to benefit you, for heaven’s sake let him go his way. As for me, let all London say what they will of me, I only know that I feel like the prisoner whose fetters have been struck off; I shall go to bed to-night with a lighter heart than ever I have had since

I learnt that Robert Pegram was my wooer."

"Then I will write by this very post, Trixie, to Wales, and put an end to your engagement. I regret to say there are grave suspicions of unfair play on the part of the Pegrams in the matter of the 'Tontine.' But who do you think this third shareholder is, the nominee of whom has been so unexpectedly discovered, after being lost for the last two years? no other than Miss Chichester."

"What! do you mean Mary?—Mary Chichester, who is living with us now?"

"Just so," rejoined the Viscount.

"I am so glad; she is such a dear girl; and now she will be an heiress, and have lots of money, will she not?"

"That is as may be," replied her father; "but if it so happens, she will in some wise be an heiress at your expense. Please bear in mind, that you must not whisper a hint of the

'Tontine' to your grandmother; the idea that I have speculated on her life might make her uncomfortable. There is no reason for such a feeling, but many people have whims on these points.

## CHAPTER X.

## EXPOSURE OF THE PEGRAM FRAUD.

MR. PEGRAM was slightly disconcerted at not receiving a letter from Lord Lakington by return of post, in answer to the one which he had written detailing the account of Jack Phillimore's visit to Rydland ; but he was made still further uneasy by receiving a visit in the afternoon from Mr. Ringwood, who explained that he came as Lord Lakington's accredited agent to see Mr. Krabbe, and make a few enquiries concerning him.

" I am bound to mention, Mr. Pegram," said Ringwood, in the course of conversation, " that Lord Lakington would never have dreamt of

sending me down here on such an errand if you had not yourself proposed it; but although placing no faith in his nephew's statement, he thought it would be more satisfactory to you and Mr. Robert Pegram that the thing should be in some fashion investigated. There are, of course, plenty of people in the town who can testify to the old man living at the cottage being Mr. Krabbe; and having heard them speak to this point, I will, with your permission, just call upon Mr. Krabbe tomorrow morning, and that will, I think, be quite sufficient."

"Pray do not think you want permission from us," rejoined the old lawyer. "Anybody is welcome to call upon the old man whenever they please. Mr. Krabbe, it is true, will not always receive visitors; nor does his nurse consider it judicious to disturb him at the caprice of any passer-by who once knew him. His old friends go when they like,

though it is poor work, sir, looking upon the wreck of a man you once knew, especially when, as is often poor Krabbe's case, he does not even recognize you."

So it was all settled as Ringwood proposed, although Mr. Pegram was secretly dissatisfied that the Viscount should have taken him at his word. He had calculated on a chivalrous reply from Lord Lakington, to the effect that he could not insult him by thinking of such a thing as sending down an agent to make the enquiry he courted. However, he was not a whit dismayed at any result that was likely to attend Ringwood's investigation.

"He is rather too oily, Bob, this one; they are much less likely to be dangerous when they are all bluster, like Mr. Phillimore; this chap can keep his tongue quiet, I'll be bound. Well, he is not likely to learn enough in Rydland to set it wagging when he gets back to town."

## EXPOSURE OF THE PEGRAM FRAUD. 215

“He takes the thing very quietly,” returned Bob Pegram, “and in a way that looks as if he thought he was here on a fool’s errand.”

“I don’t blame him a bit; but it is not what I expected from the noble Viscount,” said old Pegram. “As a matter of business, he is quite right to enquire into our solvency, so to speak, before making the deal; but still, although I proposed it in consequence of his nephew’s visit, I never thought he would have taken me up. It don’t altogether fit in with my estimate of his character. Surely nothing else could have occurred to render him suspicious.”

“I can’t say for that,” rejoined Bob; “but I tell you what it is, this game is getting a precious sight too risky to be pleasant; and I declare I think it would be wiser to give it up.”

“Give it up!” replied his sire fiercely; “what! when less than a week ensures our success! This Mr. Ringwood may be ever so

clever a man ; but let him make what enquiries he will in the town, there is nobody to throw a doubt about Krabbe living in that cottage. And as for his seeing him, what can be the use of that ; he cannot possibly say whether he sees him or not. His wishing to pay the old gentleman that visit, does not look as if he was a very shrewd hand at picking up evidence.”

It may easily be supposed that the Pegrams took care that a vigilant eye should be kept on Ringwood ; but that gentleman conducted his questioning with great openness, and seemed easily satisfied. In fact, he made up his mind to affect to treat the whole thing as a mere form. He was quite convinced that of himself he could discover nothing at Rydland ; that, do his utmost, he should be as completely hoodwinked as Jack Phillimore, and that his sole chance of making any discovery lay in the unexpected appearance of Hemmingby. That keen-eyed gentleman might see through the

imposition, more especially if he came upon the scene unannounced. And Ringwood was so far successful, that the easy-going manner in which he set about his task lulled the half-awakened suspicions of the Pegrams; but unfortunately the morrow's post put them thoroughly on the *qui vive*, for by it arrived that letter from Lord Lakington, in which he declined the honour of their alliance, on the ground that the nominee of the third shareholder in the "Tontine," long supposed to be missing, was found; and, consequently, such a division of the big lottery as they had contemplated had become impossible.

A half-muttered execration escaped the old lawyer's lips, at the information that Terence Finnigan was still in the land of the living. All search for him had been so long futile, that, like Lord Lakington, he had ceased to take this third shareholder into his calculations, and thought that nothing but the discovery of

his own fraud before the completion of his son's marriage could possibly prevent the entire success of his subtle and patiently worked-out plot. Now, like the spider whose web has been suddenly demolished, he felt that his meshes were all to spin again; knowing, moreover, that Mr. Phillimore, influenced by his mad passion for his cousin, had somehow got a clue to the so far successful imposition that he had perpetrated. In all the consciousness of the triumph of knavery, he had derided the idea that Mr. Phillimore would succeed in exposing him in time to break off the fast-approaching marriage; but if that gentleman, aided by clever advisers, was to have weeks, nay, months, to work out the puzzle, of which he had somehow contrived to guess the key, it was not a danger by any means to be laughed at. He was sitting in his office, pondering over what was now to be done, when Robert Pegram entered; and without a word

his sire placed Lord Lakington's letter in his hands. If the father seemed to think their next move difficult of decision, the son came to a conclusion the minute he had mastered the contents of the epistle.

“That settles it,” exclaimed Robert Pegram. “The whole thing is up now, and the sooner we back out the better. I should recommend reporting the sudden and painless death of Mr. Krabbe by to-day’s post, and sending down to this fellow Ringwood to say it is impossible he can see the old man, for he is no longer in the land of the living.”

“I don’t agree with you in the least, Bob ; we have carried on the imposition so far, why not a little farther ? The impersonation of old Krabbe has even deceived the doctor, who attended him as long as there was any use in his doing so. The doctor, indeed, has been so convinced of having seen his old patient, he has twice sent the half-yearly certificates of his

being alive necessary for receiving the dividends. What you have done so long you can surely do a little longer. One or other of the nominees will probably drop in the course of the next twelvemonth, and then we must compromise again with either Lord Lakington or Miss Caterham's representative. To play for the whole stake would be too dangerous ; and though, probably, we may never make such terms again as we did this time, yet the half is a stake worth going for."

But Bob Pegram was fairly frightened. He had none of his father's dogged resolution ; was not, indeed, composed of the stuff of which great criminals are manufactured.

" It is hopeless, useless," he replied ; " I say, as I said before, the game is up, and the sooner we get out of the whole affair the safer for our own skins. People, you know, will hardly look upon our little mystification in the light of a practical joke should the story come out ; and

as for the law, my knowledge of that profession goes far enough to suggest what an ugly name they will give it."

" You fool," rejoined his father ; " when old Krabbe dies, the fact must not be made public till two or three days after it occurs. Suppose I send such a notice as you propose to Mr. Ringwood ; cannot you imagine his thinking it a singular coincidence that the old man should die just as he has come down to see him ? cannot you imagine his suspicions being awakened ; his talking about this singular coincidence with some of the leading people in the town ? and cannot you imagine these people, in some sort, constituting themselves a coroner's inquest for the identification of Krabbe ? You are clever, Bob ; but I think it will puzzle you to produce the body."

Mr. Robert Pegram was, for the moment, completely silenced by his father's view of the case. It certainly was quite possible that

Ringwood might take that line of conduct, urging, with exasperating politeness, that he was sure it would be more satisfactory to Mr. Pegram.

“ You must see this as well as I do,” continued the old lawyer; “ even if we wanted to abandon our scheme, it is impossible to do so just now. I wonder who Miss Caterham’s representative is, by the way; we must have a look at the old lady’s will, which will doubtless tell us. From what you have told me about the little cottage at Kew, I should fancy her relatives are not rich people; the needier a man is, Bob,—if it is a man,—the easier it will be to drive a hard bargain with him; and if it is a girl, we might arrange another marriage for you. All this is, of course, supposing that Terence Finnigan should outlive Lord Lakington’s representative.”

“ I tell you, father, it is sheer madness to go on. This Mr. Phillimore has already a suspicion

about old Krabbe, amounting evidently in his own mind to a certainty. He has not openly told you so, but shown how thoroughly he believes in what he says by his utterly unwarranted action in the matter. The imposture, no doubt, has been successfully sustained so far, might be possibly for some weeks longer ; but you must see, as well as I do, that their getting to the bottom of the Krabbe mystery is a mere matter of time ; they are certain to ascertain the fact of his being dead at last. It was a cleverly-conceived scheme on your part, and has gone very near to proving successful ; but only look at it coolly, and you must see we are beaten now. If this confounded Finnigan had not turned up I should have married the girl next week, whatever Mr. John Phillimore might say to the contrary, and we should have wound up the 'Great Tontine' successfully by its eventually all coming into our own family. Whatever the Phillimores might have found

out then would have been of little consequence; the Viscount could hardly have prosecuted his own son-in-law, and must have held his tongue for his daughter's sake. Now my engagement is, of course, utterly broken off. The mere rumour that there is something wrong about our nominee will make Lord Lakington shy of treating with us for the future, and probably induce Miss Caterham's representative to look as keenly into the matter as Mr. John Phillimore, only with a good deal more ability. It is no question of going on with our scheme, but resolves itself merely as to how we may best back out of it."

"I still don't agree with you, Bob. You get frightened simply because you picture to yourself that our adversaries know as much as we do ; absurd ! This Mr. Phillimore, inspired by the madness of jealousy, has chanced to make a lucky guess ; but, boldly as he announces what we know to be the truth, he is

## EXPOSURE OF THE PEGRAM FRAUD. 225

evidently at a loss how to prove his words. Lord Lakington has broken with us not in the least on account of what his nephew has told him, but simply because of the discovery of this man Finnigan, which naturally for the present puts the late contract out of his power or mine. No, Bob ; it is worth going on with a little longer. Life, after eighty, is precarious, and until we ascertain what state of health Finnigan is in we had best put a bold face upon it.”

“ You are infatuated with your own scheme, father, and are shutting your eyes to the obvious fact that, clever as I admit it to have been, it has now failed. There is another thing, too—I doubt Mrs. Clark standing to us any longer. She is so sick of the weariness and isolation of her life, that nothing but the assurance that a few days more would release her from it has induced her to stick to us so far.”

“Pooh, pooh! — double her salary; say unforeseen circumstances have postponed the conclusion of our little mystery for another few weeks. Services such as hers are only a question of money; she is getting treble her ordinary salary as it is. As I said before, double it. Inordinate wages reconcile all servants to monotony.”

“It is all very well,” replied Bob sullenly; “but you don’t suppose that this woman is unaware she has us in her power.”

“You have never been so foolish as to tell her anything?”

“No, nothing more than I was positively obliged; but she is far too clever a woman not to know that the story she could tell would be easy of interpretation to some of the people round here, whatever mystery it may seem to herself.”

“Do the best you can with her,” rejoined the old lawyer; “we will talk the whole thing

## EXPOSURE OF THE PEGRAM FRAUD. 227

over another time ; but back out of it or go on with it, we must hoodwink this Mr. Ringwood to-day. Remember, you and Mrs. Clark are bound to have old Mr. Krabbe ready for him by mid-day ;" and in this estimate of the present situation Bob Pegram was reluctantly forced to concur.

Ringwood's enquiries had, as he expected, led to nothing. That old Mr. Krabbe lived as a pensioner of the Pegrams in a little cottage just off the Llanbarlym Road was evidently firmly believed by the good people of Rydland. That anybody should be personating the ex-clerk had never been hinted at in the town, and the townsfolk would have been as much astonished at the suggestion as puzzled to account for the object of such a personation. It was with no little curiosity, therefore, that Ringwood strolled out to pay his pre-arranged visit ; and his curiosity was excited, not with the hope of making any discovery himself, but

simply as to what might be the result of Hemmingby's appearance on the scene. That he should find a very old man he had no doubt, and that man would not be Mr. Krabbe. But then he felt that he of himself could make no more of this than had Jack Phillimore. He had no difficulty in finding the cottage, and though he kept a sharp lookout in all directions, had seen no signs of the manager, and it was not till he was about to rap at the door that a quick step upon the gravel walk behind him made him pause and he saw Sam Hemmingby by his side.

"I got into Rydland late last night, and I do not think a soul I knew saw me slink out here. I came across country most of the way, for fear of meeting any one, and have been skulking behind the hedge for the last hour. I saw Bob Pegram go in by the back way about half-an-hour ago ; he is come, I suppose,

to warn this old counterfeit to get ready for you, and to keep an eye upon him while he plays his part."

At this moment the door was opened by Mrs. Clark, who was, at first, most palpably disconcerted by the appearance of Hemmingby on the scene. Recovering her composure after a few seconds, she ushered them into the little parlour, and addressing herself to Ringwood somewhat pointedly, explained in a low voice that Mr. Krabbe would have finished dressing in a few minutes, and see them if they would sit down and wait.

"Where the deuce have I seen that woman before?" muttered the manager, as Mrs. Clark left the room. "I am more convinced than ever that I have seen her before, and that she knows me. It is just the way she went on the last time I was here—would not look at me, nor speak to me more than she was positively compelled. You'll see she'll keep her back to

the light, and display the most unfeminine silence all the time we are here."

" You think she is afraid of your recognizing her then ? "

" Just so ; and it was the hope that I should do so prompted me chiefly to volunteer accompanying you in this visit. I do not expect to make much of the old man, without believing him to be really old Krabbe. I have no doubt the old mummy they have got is so like him that it will be devilish hard to tell 't'other from which.' "

At this juncture the same decrepit wreck of humanity that Jack Phillimore had seen tottered into the room, supported by the nurse on one side and his stick on the other. Pausing as soon as he had advanced three or four steps, he pointed with his stick at his visitors, and turning to Mrs. Clark, exclaimed, in a piping treble,

" Tell them to go away."

EXPOSURE OF THE PEGRAM FRAUD. 231

Forced to reply in some fashion, the nurse raised her voice and shouted into the octogenarian's ear,—

“ These gentlemen have come all the way from London to ask after you ; won’t you say ‘ How do you do ’ to them ? ”

But the old gentleman only replied by incoherent mutterings, in which objurgations, such as, “ a pack of prying fools,” seemed mingled with querulous complaints as to the scarcity of sunlight in these days as compared with those of his youth.

Hemmingby eyed the old man narrowly while the nurse busied herself in adjusting his cushions, wraps, etc., and crossing the room rapidly, held out his hand, and exclaimed,—

“ How do you do, Mr. Krabbe ? ”

The old gentleman looked at him for a few seconds, then muttering sulkily that Hemmingby had got between him and the fire, nestled sullenly down amongst his cushions.

"It is wonderfully like the real article," said Hemmingby in a low voice, as he resumed his seat by Ringwood. "In spite of my doubts, I would not venture as yet to swear that he is not the real man."

Ringwood's hopes rather fell at this announcement. He had fully expected to hear the manager pronounce Mr. Krabbe an impostor as soon as he had had a look at him ; while Hemmingby's strong impression, that he should, after a little, recognize the nurse, he had taken slight heed of.

"I am afraid, gentlemen, you will get little out of him to-day. He is very deaf, as you may see, at the best of times ; and when he is out of temper, as is the case just now, he simply won't hear, scream at him as you will."

Hemmingby was right in the prediction about the nurse. She kept her face as much as possible turned away from him, and addressed herself to Ringwood in low, measured

EXPOSURE OF THE PEGRAM FRAUD. 233

tones, which struck the manager as having been deliberately adopted. He was disappointed, for he had reckoned upon her voice to recall this woman to his memory. As yet it had told him nothing, and he felt pretty sure that she would allow him to hear as little of it as might be. Clearly, if possible, he must force her to talk.

"No," observed the manager; "the old crittur don't recollect me a bit; and yet, poor old chap, he and I have been friendly for the last twenty years; but I suppose, ma'am, there are many of his old friends he don't recognize?"

"He recognizes very few of them now, sir," rejoined the nurse, in the same low, mechanical tones.

"He knows Mr. Pegram, of course," said Hemmingby carelessly. "When they are in that way they often lose all memory about the events and acquaintances of the latter part of

their life, it is true ; but it is hard upon forty years ago that he and the old lawyer came together."

"Who said anything about Mr. Pegram ?" piped the octogenarian, from the depth of his cushions. "He never comes near me now ; why should he ? What does he want with a worn-out old fellow like me ? But I'd like to see him, I'd like to see him."

A gleam of surprise flashed for a moment across the manager's face ; but, transient as it was, the woman, who from under her downcast lids was stealthily watching him, saw it, and fidgetted nervously with her apron in consequence.

"It strikes me," continued Hemmingby, "that my old friend there is not quite so deaf as you make him out to be, Mrs.—Mrs.—"

"Clark, sir," she replied. "Excuse me ; I told you just now that, though he really is

very deaf, he exaggerates his deafness a good deal when out of humour. The name of Pegram would, of course, attract his attention."

"Pegram!" quavered the invalid again ; "I want to see him about that right of fore-shore in front of Rydland Terrace. If he don't buy it somebody else will, and build on it, likely as not. It will send his rents down in the Terrace if he lets any one build between him and the sea."

There was a twinkle in Hemmingby's eye, which did not escape Mrs. Clark, as he replied,—

"Why, your head is as clear for business, Mr. Krabbe, as ever it was ; if you would only take to an ear-trumpet, I believe, when you have got through the winter, you might resume your old place in the office. Don't you think, ma'am, he will come round with the spring a bit ?"

The nurse shook her head, but made no further reply.

"Well, Ringwood," said the manager, rising, "you were sent down here to see Mr. Krabbe, and so put an end to a foolish rumour; I suppose you are satisfied now, and quite ready to vouch that he is alive, and in tolerably good case, for his age. Why, he's ready to blow old lawyer Pegram up for not calling on him this minute. I should like to shake hands with him before I go; perhaps, ma'am, you wouldn't mind telling him so."

The nurse screamed the request into the old man's ear; but his sole reply was a severe fit of coughing and choking.

"I don't think he means to hear me, for one thing," said the nurse, in the low, studied tones she had preserved all along; "and, as you see, his cough troubles him terribly besides."

"The eccentricities, as well as the infirmities, of age must be respected," rejoined the manager gravely. "Good-bye, Mrs. — ah ! yes—Clark."

And nodding to the nurse, he was, accompanied by Ringwood, about to leave the room, when, to the intense astonishment of the latter, he turned swiftly round, crossed to the deaf man's chair, put his hand lightly on his shoulder, and whispered into his ear. Ringwood saw the invalid start as if the manager had bit him; but before he could observe more, Hemmingby hurried him into the lane, and led the way rapidly back to Rydland.

"Well," said Ringwood, as they turned into the high road, "what do you make of it all ? and what, in heaven's name, possessed you to whisper into a deaf man's ear ?"

"I can't explain matters more briefly," rejoined Hemmingby, laughing, "than by telling you what I said. It was merely this—

'A leetle overdone, Bob ; but you can have twenty pound a-week at the 'Vivacity' whenever you like to join the profession.' "

"Why, you don't mean to say—" exclaimed Ringwood.

"Yes, I do," interrupted the manager. "Bob Pegram plays old Krabbe, and devilish well he does it. As for the nurse, I still can't put a name to her ; but would back her also to be theatrical."

## CHAPTER XI.

### MARY PENETRATES THE MYSTERY.

As the footsteps of the visitors died away Bob Pegram sprang from his chair, and, throwing his rug and wrappers upon the ground, exhibited the comic picture of a young man partially made up to represent an old one.

"It's all up, Kitty," he exclaimed. "I told the governor it was madness to continue the deception ; but he was as obstinate as a pig, and refused to admit that he was beaten. Of course, neither he nor I ever reckoned upon Hemmingby turning up in this way ; I wish I had taken your advice. You said the minute

you saw your old manager that it was best to say old Mr. Krabbe was too ill to receive visitors, that if we once played our little comedy before him he was certain to detect one, if not both of us ; but I had bamboozled so many, that I was ass enough to think I could deceive him. What do you think he whispered into my ear before leaving, Kitty ? ”

“ I don’t know,” she replied ; “ but it does not much matter. I saw that he had recognized you some little before that ; whether he made me out also I cannot say ; but that, I suppose, is not of much consequence now.”

“ Do you know what all this means, girl ? do you know that this means penal servitude for me ? Why Hemmingby should turn against us in this fashion I cannot imagine ; he could not have come here with that barrister fellow by accident. At all events, it is too risky for me, and I mean to be out of Rydland to-night.”

“Yes, Bob dear, if that is the case we cannot fly too quickly. I don’t know what they can do to me; but, at all events, we will meet our fate together.”

“I am not sure if you had not better stay,” replied Bob doubtfully.

“I shall do nothing of the kind,” rejoined Miss Clyde; “wherever you go I am going with you; you got me into this scrape, and you are bound to see me through it.”

“Very well; I am sure I only spoke for your own sake; I shall be only too glad to have such a charming travelling companion. Only mind, Kitty, I intend a long journey. I mean going to America if I am not interfered with, as I don’t think this climate will suit my constitution any longer.”

“Only swear you will make me your wife, Bob, and I will go anywhere.”

“I will marry you as soon as ever I get to New York, I promise. And now, my dear, if

we are to decamp without beat of drum, the sooner we make our preparations the better. As soon as I have got into my own clothes I shall go back to Rydland, draw some money from the Bank, send a portmanteau quietly down to the station, and slip up to London by the evening train. You had better join me at the station, dressed in your customary attire ; but you must leave everything here except what you can carry in a handbag ; to send any one for your trunks will attract attention."

"All right," replied the girl, "you may trust me implicitly to obey you, though I have not yet vowed to do so. Have you any further directions to give me."

"Only these, Kitty : take your own ticket at the station, and don't speak to me until after the train has started ; I will take care to get into the same carriage with you."

"And now, Bob dear, to change our dress. You wretched old thing, how I hate you," and

as she spoke, Miss Clyde threw the slightly exaggerated nurse's cap she wore by the side of the *ci-devant* Krabbe's scratch-wig, and allowed her own redundant tresses to tumble about her shoulders. "Whatever happens to me," she continued, "it cannot be so bad as this, no imprisonment can be duller than the life I have led in this abominable cottage; and as for hair," pouted Kitty, with a sly glance at her own locks, "you may as well have it cut off as not be allowed to show it. Ah, Bob, I have done for you what no man has ever induced an actress to do yet; I have played an old woman *before my time*."

"Never mind, Kitty," replied Bob Pegram, laughing; "it makes you look younger than ever when one sees you as your own proper self. And now to get rid of my wrinkles, eyebrows, and these antiquated garments."

Bob Pegram, as, having resumed his own clothes, he walked back to Rydland, rapidly

turned over in his mind all the details of his projected flight. He had no choice but to make Kitty Clyde his companion, even if he had not been sufficiently attached to the girl to desire carrying her off with him. It was quite evident that nothing would have induced her to remain at the cottage after he had made up his mind to fly Rydland, and even if it had not escaped his lips in the first terror of detection, she was far too shrewd not to know that the minute the secret of the fictitious Mr. Krabbe was penetrated, that attempting to continue the deception was useless. There was but one difficulty that he saw in the way of his stealthy retreat, and that was his father. To draw a good big sum from the Bank, and slip quietly away from Rydland, was easy enough; but the bidding good-bye to his father was a different matter. Influenced entirely by his own selfish fears, he determined to spare the old lawyer that ceremony.

“He will probably be death upon going on with this scheme of his, although it has palpably miscarried, and it is waste of time to argue with him on that point,” thought Bob. “He will furiously oppose my making a bolt of it, and urge me to stop and brazen it out, declaring that Lord Lakington, in common delicacy, cannot expose us; I don’t feel as if there was much brazen left about me. Of course, he will want to know how I got on with Ringwood; and when I tell him how Hemmingby found me out, declare that if he promises to drop the thing at once, Hemmingby will never expose him. I am not so clear about that. At all events, I do not fancy walking about the streets on sufferance. I am devilish sick of Rydland; and as for Miss Phillimore, she is an honourable and a crasher, I know, but she is just a little too stand-off for me. Kitty Clyde is worth a dozen of her. No; mum is the word; only

let me get clear away to America with Kitty, and I'll take to the stage as a profession. Why, Hemmingby said I was worth twenty pounds a week," for, even in the midst of his consternation at the manager's discovery, Bob Pegram's vanity had been tickled at the delicate manner in which it was announced.

Adhering to this resolve, he kept carefully out of his father's way; but, moved by some compunction, employed a part of his time at "The Crown" in writing a short note to him, in which, after explaining his own flight and his reasons for it, he strongly recommended the old man to follow his example before the thing got blown. He further reminded him that he had already obtained two dividends, from the "Tontine," by the fraudulent representation that old Krabbe was alive, and, consequently, placed himself at the mercy of Lord Lakington, or anybody else who chose to denounce him, including even that Mr. John

Phillimore whom he had threatened to commit as a rogue and a vagabond. At last, seeing that his train was nearly due, he strolled out of the hotel, gave the boots a shilling to carry the letter up to his father, and made the best of his way to the station.

Hard as old Pegram was, he a little broke down under his son's note. It has been said that every human being must have something to love, that it is a necessity of our existence, and such love as lawyer Pegram was capable of giving he had centred on his son. The great end of all his scheming, toiling, and plotting had been to leave Bob in the position of a country gentleman. He knew that he had been an indulgent father, and on the only two occasions upon which he had despotically required submission to his will it was so palpably for the young man's good that it should have disarmed resentment. He had opposed his going on the stage ; he had insisted on

his marrying the Honourable Beatrice Phillimore. What father in his position would not have done the first ? while as for the second, was it not bidding him to wed wealth, beauty, and high connection ?

"I knew he had not my nerve," he muttered ; "but I never thought he would run off and leave his old father in the lurch in this way. If he had only had the pluck to stand staunch to his guns, though the game may be up as far as the 'Great Tontine' is concerned, no harm would have come to us. We have not much descent to boast of, we Pegrams, and we may not be much to look at, but damme ! Bob is the first of the breed that ever turned cur."

However, the old lawyer quickly recovered himself, and after the first half-hour, faced the situation as undauntedly as ever. He went down that very night to the cottage, and after some little groping about in the dusk, found

the key in its accustomed place under the door. He had taken the precaution of bringing matches and a piece of candle with him ; striking a light, he proceeded to inspect the premises. He found them, as he anticipated, deserted. In the bed-room, where the phantom Krabbe had been supposed to reside, there were scattered about all the accessories of the masquerade. The shawls and wraps, the quaint costume, the stick, the wig, crape hair, camel's hair brushes, lining wires, and a variety of theatrical pigments. The room, formerly occupied by Mrs. Clark, he found similarly littered. The snowy aprons, large caps, and common serge dresses which she had worn while personating a nurse Kitty Clyde had abandoned with more glee than ceremony. After carefully searching the cottage, Pegram felt satisfied that no one had been there since Mrs. Clark had abandoned it. Having gathered all the garments, both masculine and feminine, together,

with all the other odds and ends necessary for the carrying out the imposture they had been playing, he crammed the whole into the big trunk which Kitty had perforce left behind, locked it, saw that the windows were securely fastened, and then having turned the key of the cottage door, thrust it into his pocket and wended his way slowly homewards. He enquired carelessly of the servants the next morning by what train Mr. Robert went to town, as if he had been perfectly aware of his intention, though not exactly certain of the time of his departure. A few desultory enquiries at the station convinced him that if Mrs. Clark had fled by rail she had, at all events, not been recognized. It was hardly probable that any of the officials there would know her, he thought, the chances being that they had never set eyes upon her since her first arrival in Rydland some months before.

In the course of the afternoon there was a

rumour afloat in the town that old Krabbe was dead, and enquirers at Mr. Pegram's office were told it was true that the old man had died very suddenly and unexpectedly.

“They often flicker out in that way, as Dr. Roberts, who always attended him, will tell you: he suffered no pain and it was a happy release,” remarked Mr. Pegram in answer to questioning by former cronies of the dead man.

The easy-going country doctor was easily persuaded to give a certificate of the death without troubling himself to walk out to the cottage. A day later, and Rydland knew that Mr. Krabbe's friends were desirous of laying him with his own family. Three or four strange-looking men arrived in Rydland, habited in rusty black, proceeded to the cottage, and were supposed to have coffined and carried away the dead man by the night mail, though none of the railway servants

seemed able exactly to remember having seen a coffin with them. But there was nobody to make any particular enquiries into the case, any more than there was the slightest suspicion that there was anything wrong about it. That Mr. Krabbe was dead, and had been carried away from Rydland to be buried by his own people, were facts that were received without comment, and in two or three days more, all talk about the old clerk had come to an end in Rydland.

A week had elapsed, and the old lawyer began to feel pretty comfortable as regarded the consequences of his audacious fraud. He had duly reported the death of his nominee to the Directors of the "Great Tontine," enclosing Dr. Roberts' certificate of death, all of which had been duly acknowledged.

Neither threat nor accusation was fulminated against him from any quarter; and Mr. Pegram argued that, had evil been intended

him by the discoverers of his imposture, he would have received notice of it ere this. That discovery had been made, he supposed, by Mr. Ringwood, agent of Lord Lakington, for Bob had made no mention of Hemmingby, and he reasoned very plausibly that, after the terms on which he had lately stood with Lord Lakington's family, the Viscount would probably not press the charge against him; and could he but have had a peep into Sam Hemmingby's sanctum at the "Vivacity," he would have given a grim smile in acknowledgment of his own astuteness. He had played a bold game to secure to his son the entire "Tontine," and lost; yet though he had placed himself within the grip of the law, he bid fair to come off scatheless.

"Yes," remarked Sam Hemmingby; "we have regularly 'bust up' that fraud. I ran down again to Rydland, as I told you I should, yesterday; Bob Pegram and the nurse have

bolted, and they told me in the town that old Mr. Krabbe had died suddenly, and that his relations had taken him for burial elsewhere. Of course nobody seemed to know where ; nor, as far as casual enquiries went, could I make out that anybody had ever seen a coffin leave Rydland station. We have not, so far, succeeded in working the whole thing out, but the story is now pretty clear. Finding the old man sinking, they took him away for the benefit of his health. If he recovered, well and good ; but if he did not, concealment of his death would become easier in a strange place. That is no doubt what happened ; and then Bob Pegram, with his theatrical instinct, conceived the design of personating the dead man himself. It was a very clever idea. They would have been puzzled to pick up a counterfeit so like the original as Bob Pegram made himself up to be. I declare, Ringwood," replied the manager, enthusiastically, " it was one of

the best bits of character-acting I ever saw. As for the nurse, I have no doubt she is an old theatrical flame of Bob's, upon whom he thought he could thoroughly rely ; she was obviously a younger woman than she pretended to be."

"But how the deuce did they manage when young Pegram was up in London ?" enquired Jack Phillimore.

"Easily enough," replied Hemmingby : "whenever that was the case, visitors would of course be informed that Mr. Krabbe was too unwell to see anybody. Inconvenient enquirers would always be told the same story ; and I do not suppose that I should have been allowed inside the house if I had gone there openly. There can be no doubt old Pegram sees now that his scheme is hopeless, and is backing quietly out of it ; and both Lord Lakington and Miss Chichester will probably receive a notification in a few days, to the

effect that Mr. Pegram is no longer a shareholder in the 'Tontine,' in consequence of the death of his nominee."

"Miss Chichester's letter would be addressed to Carbuckle. Oddly enough, she has been kept in total ignorance of the 'Tontine,' and has no idea that she is a shareholder, or even aware that there is such a thing," observed Ringwood.

"Well," continued Hemmingby, "I suspect there is very little doubt that Pegram has drawn his dividends since the actual death of Mr. Krabbe; and under those circumstances he has obtained money under false pretences, at the expense of the Viscount and Miss Chichester. Of course, if either of them stir to recover this, the Directors will have to prosecute. I rather hope they will not, although the old fox richly deserves it; still, I should be loath to see him get penal servitude. As far as your uncle goes, Mr. Phillips—

## MARY PENETRATES THE MYSTERY. 257

more, I think he can hardly take proceedings, considering the terms upon which he stood with the Pegrams a week ago. But Miss Chichester's case is very different, as the money might easily be recovered from Pegram.

"I can say nothing about that," said Ringwood. "As far as Miss Chichester is concerned, the decision will probably rest with Carbuckle."

"My uncle will naturally decide for himself," chimed in Jack Phillimore; "still I quite agree with Hemmingby, that, under the circumstances, he cannot well prosecute."

"Well, I trust Carbuckle will take the same view of it," rejoined the manager as the young men rose. "Good-bye; and remember, Mr. Phillimore, only give me due notice, and I shall be delighted to give you a farewell bachelor dinner at the 'Wycherley.'"

"I say, Ronald," remarked Jack Philli-

more a little gravely, when they found themselves in the street, “I am awfully afraid I have put my foot in it. You never told me about the ‘Tontine’ being kept a secret from Miss Chichester; and when I went down to tell my uncle of the discovery of Finnigan, I blurted her name out as the third shareholder, and it is probably all over the house by this time.”

“I rather wish you had not done so,” rejoined Ringwood, “simply because Miss Caterham expressed a strong wish in her will that Mary should be kept in ignorance of it, unless the ‘Tontine’ should be decided in her favour; but it cannot be helped, and it can be, after all, no great harm done.”

Jack Phillimore was perfectly right in his conjecture, that Lord Lakington would not confine the knowledge of Miss Chichester being the third shareholder of the “Tontine,” to his own breast. He had, as we know,

confided it to Beatrice, and it was not long before that sprightly young lady congratulated Mary on her position as an heiress.

“ Rival heiresses, my dear ! only to think that you or papa—which means me naturally—must come into eight thousand a-year ; and don’t think me mercenary, as I know you must have thought me for consenting to that odious marriage, if I do not congratulate you should you prove successful ; but your success would involve the death of my dear old grandmother, which I venture to hope will not occur for some years yet.”

“ What on earth are you talking about, Beatrice ? what *can* you mean by calling me an heiress ? I am sure I should be just as sorry if anything happened to Mrs. Lyme Wregis as you would be.”

“ Mary Chichester !” exclaimed Beatrice, placing a hand upon either of her friend’s shoulders, “ is this affectation ? or do you mean

seriously to tell me that you never heard of the ‘Great Tontine’?”

“The ‘Great Tontine’! no. And what, pray, is a ‘Tontine’?”

“Well,” rejoined Beatrice, “I do not know that it is so very curious after all, for till four or five months ago I am sure I had never heard of a ‘Tontine,’ nor did I know the meaning of the word; but sit down here by me on this sofa, and I will tell you all about it.”

And then Miss Phillimore proceeded to explain the whole mystery of the big lottery to her friend, and many things that had puzzled Mary no little became easy of understanding now. This, then, was the portentous secret that had so weighed down her aunt; and the girl reflected sadly, that had Miss Caterham only confided in her, she might have done much to combat the nervous depression which had embittered the last weeks of her aunt’s existence.

"Poor Terence!" she said at length, "I had little idea that his life was of such value to us; I declare I wish I had been still in ignorance of the whole affair. There is something a little revolting in speculating on the lives of those we know and are fond of."

"You are quite right, it is not nice," rejoined Miss Phillimore; "but that is by no means the worst it leads to. A few months back, when you were still searching for Terence Finigan, this prize was supposed to lie between the Pegrams and ourselves; and in a moment of infatuation I consented to marry Mr. Pegram, and so make a certainty of sharing it. Not caring for him in the least, in fact, if anything, slightly despising him, I was weak enough to promise him my hand; and what is more, Mary, if it had not been for the fortunate discovery which rendered this arrangement impracticable, I should have been too great a coward to break my engagement, and should

by this have stood at the altar as his bride. You need never fear any repining on my part should the 'Great Tontine' fall to your lot, for you have rescued me, hard though I strove to shut my eyes to it at the time, from what I know now would have been life - long misery."

" You blame yourself too severely, Beatrice. I feel sure you would never have given your consent to that marriage if you had not been over - persuaded by others whose eyes were dazzled by the prospect of wealth—your father, perhaps."

" My father," interrupted Miss Phillimore quickly, " set before me, as he was bound to do, the advantages of the match; and I, weak, sordid little idiot that I was, threw over the man whom I loved with all my heart and soul for those golden prospects."

The girl was loyal to her father to the last. But Mary was a shrewd observer, and had not



resided this last fortnight under the same roof with the noble Viscount without arriving at a pretty fair estimate of his character; and now that she was acquainted with the history of the "Tontine," had no difficulty in guessing how Beatrice's engagement had been brought about.

## CHAPTER XII.

## WEDDING BELLS.

IT was quite open to question whether Lord Lakington was not as much dismayed at the explosion of the great Pegram fraud as the old lawyer himself. He was grateful to his nephew, no doubt, for preventing his falling a prey to a most audacious imposition ; still the fact remained, that he, Viscount Lakington, was left in just as precarious a position regarding income as ever.

“The selfishness of one’s own flesh and blood,” he muttered, as he paced his study in serious reflection about what was best for him to do, “is perfectly disgusting. There are

Beatrice and my precious nephew continually purring away like a couple of kittens, and with just as much consideration for their future. I suppose Trixie thinks her having had a narrow escape from marrying an adventurer entitles her to marry a pauper ; while my graceless nephew, in consideration of his late services, no doubt thinks himself entitled to claim his cousin's hand. They cannot plead ignorance, for they are in possession now of the whole story of the 'Tontine,' and yet they go on philandering as if their marriage could by any means be possible, and never thinking for one moment what is to become of ME. I shall really have to speak to Trixie on the subject. Lovers, I know, are proverbially deficient in sympathy for any one but themselves ; still, it is deuced selfish of them not to remember what a confoundedly unpleasant position I am in."

Although the Viscount might argue to

himself that it was his nephew's bounden duty to marry money, wherewith to prop up the coronet that would eventually fall to him, yet he had an inward conviction that Jack Philimore would please himself about choosing a bride ; and though he might talk of speaking to his daughter concerning the palpable love-affair going on between herself and her cousin, yet he knew that he had tried Beatrice's obedience to its uttermost limit when she consented to marry Robert Pegram. He knew the powerful motive that had gone to produce that obedience, and could form a pretty shrewd guess as to what that promise had cost her. He had no such reason to urge now, and felt that Beatrice was scarce likely to show such subserviency as to the disposal of her hand in future. He might set his face against the girl wedding her cousin, but he was perfectly aware that Mrs. Lyme Wregis encouraged it. He might delay that wedding, no doubt, as

Beatrice would hardly venture to take such a step without his consent, but it would be a wedding for all that; and then the Viscount began to think it did not so very much matter if it was. What irritated him was that these young people seemed so utterly to forget his position. Now that they knew all about the "Tontine," they ought, clearly, to think what was to be done for him. However, in default of being guided by their counsel, his lordship was now thinking for himself; and now occurred to him that idea which had flashed across Ronald Ringwood on the discovery of Finnigan.

"By the Lord," he exclaimed, "why should I not marry Miss Chichester myself, and settle the 'Great Tontine' that way? A famous idea! beats the Pegram arrangement hollow; most suitable from every point of view. She is a good-looking girl, and would make a very tidy Viscountess; as for me—egad! I am no

age ; and," he continued, after a few minutes' examination in the glass, " wear devilish well to boot. It will work capitally, and please everybody all round. A coronet and a certainty of a good income. What can Miss Chichester ask for more ? Jack may not like it, as it will very possibly cut him out of the title ; but then, on the other hand, if he and Beatrice like to make fools of themselves, that will remove all possible objection. I will do it, and with as little delay as possible. I had better, perhaps, take Beatrice into my confidence at once ; it would be as well to have her on my side, and she can, if she chooses, aid me materially. Girls object at times to youthful step-mothers, but she and Miss Chichester appear to get on well together. Besides, if she means realizing her present love-dream, who the second Lady Lakington is can be of little consequence to her."

Having arrived at which conclusion the

Viscount rang the bell, and desired the servant to let Miss Phillimore know that he wished to see her.

Beatrice speedily responded to the summons, and entered the room with some little curiosity, but none of that trepidation with which a summons to her father's sanctum had been invested of late.

"My shameful engagement is broken," she whispered to herself, "and I have promised to be Jack's wife; and therefore, whatever papa may endeavour to induce me to do, I cannot possibly be led into such trouble as I have escaped from."

"My dear Beatrice," commenced the Viscount diplomatically, "I want to have a few minutes' talk with you. To begin with, I trust you and Jack mean nothing serious."

"I cannot see anything preposterous, papa, in a girl showing her love for a man when she has promised to marry him. I have pro-

mised Jack that, and I mean to keep my word. If you refuse me your consent, we can only wait, and hope that, when you see we are really in earnest, you will no longer withhold it."

" My dear Beatrice," rejoined the Viscount, " you cannot suppose that I have any intention of playing the choleric, pig-headed father of the old comedies. My principal object, my dear child, is to see you happily settled in life. I have been ambitious for you ; I am so still. I think you are throwing yourself away in choosing for your husband a mere lieutenant in the navy. No ; don't misunderstand me—a most unexceptional lieutenant, I grant you ; but it means genteel poverty all the same. Now, I certainly had hoped—"

" To see your daughter happily married, papa dear," interposed Beatrice smiling ; " and you will. I may never keep my carriage, but we shall not starve ; and in the mean while,

there is not a happier girl in the kingdom than I am."

"It is my duty," rejoined the Viscount, "to put the disagreeables of poverty before you just as I before pointed out the advantages of wealth; but there I stop. I shall never oppose your union with the man you have deliberately chosen; still you must excuse my remarking, you seem to have forgotten that the 'Great Tontine' is left in a most unsatisfactory state, and that you may any day see me once more walking about, that most miserable of created beings, a pauper peer."

"I trust not," replied Beatrice, gravely; "heaven send that grandmamma be spared to us for some years yet; but, at all events, it no longer rests with me to assist you. I tried my best to do my duty, and can honestly say that, to save you, I would have married Mr. Pegram, despise myself though I should have done to my dying day."

“No, Beatrice,” rejoined the Viscount, “it is not you, but I, who am called on to sacrifice myself in the interests of the family this time. The regilding of the coronet becomes my duty. To prop up the viscountcy I must marry—marry money; and in proof of my earnestness, I shall entrust the preliminaries to you.”

“To me! why on earth to me? what *can* I do?” enquired Beatrice, taken not a little aback at the idea of her father in the guise of a wooer.

“Pshaw!” replied Lord Lakington. “If you and Jack had not got into that semi-imbecile state that invariably characterizes young people on the verge of a love match, you must have seen the obvious solution of the ‘Tontine’ difficulty. I intend to make Miss Chichester Viscountess Lakington. One would call it a match designed by heaven, only that the ‘Tontine’ savours somewhat of

invention in the other place. Now, I look to you, Trixie, to sound Miss Chichester on this point ; and if you find that, like a sensible girl, she sees, as I have no doubt she will do, on which side her bread is buttered, then you can break the ice for me."

"But, papa dear, I do not know—but I do not think—I mean—that I believe Mary has no idea of marrying just at present."

"Of course she has not," rejoined the Viscount. "It would be very unladylike if she had. Miss Chichester is far too well-bred a young woman to think of such a thing till some one shows symptoms of asking her."

"But Mary has romantic notions on this point."

"Romantic notions ! fiddle-dee-dee ! God bless me ! what more romance can a girl expect than being transformed from a companion into the mistress of a house like Laken-ton ? why, it is Cinderella on a small scale ! "

"I will do my best, papa; but, indeed, indeed, I have great doubts of succeeding."

"I understand, Trixie; as your father, I no doubt seem a sort of Methuselah in your eyes, though other young ladies by no means regard me as so antiquated. Tastes differ, and the boys don't always have it their own way. Do as I bid you, and let me know the result."

About two or three days afterwards the Viscount, rather to his amazement, was informed by his daughter that Miss Chichester, upon being sounded as to the possibility of winding up the "Tontine" in the way Lord Lakington proposed, had expressed herself very prettily, but very decidedly, in the negative. She was grateful to him, and all of them, for their kindness; she thoroughly appreciated and thanked Lord Lakington for the honour he had done her, and she was willing to meet his views about the "Tontine" in any way; but that arrangement could

could never be ; and the Viscount consequently had to once more ponder in his study over that, to him, stupendous problem of “ What is to become of ME ? ”

It speedily occurred to him that the next thing to try was to effect a compromise. Miss Chichester had stated her readiness to meet his views in any way but matrimony, and he would therefore write to Carbuckle, and propose a division of the big lottery, stipulating further, as part of the arrangement, that there should be no prosecution of the Pegrams, as Miss Phillimore’s name would be almost sure to be mixed up in such a trial. “ In short,” concluded the Viscount, “ I made a confounded mistake in ever knowing these people at all ; a still greater blunder in nearly allowing Beatrice to marry into such a family. No one likes to be reminded of his folly, and I am particularly anxious that the world should forget my daughter’s ill-fated engagement.”

Now this stipulation, luckily for the Viscount, gave rise to a very considerable hitch in the negotiation. Mr. Carbuckle, honestly anxious to do the best he could for his ward, was perfectly willing to accede to the Viscount's proposal of a division. Four thousand a-year would be considered quite sufficient fortune for any girl; and it was very much better that Mary Chichester should make a certainty of that than stand out for the chance of winning everything, depending, as it did, upon such a precarious life as Terence Finnigan's. But Mr. Carbuckle, like many of his fellows, had a vindictive dislike to being "done"; and upon such occasions as he had been imposed upon had always manifested much persistency in retaliation. Now these Pegrams had no doubt swindled Mary Chichester out of something like thirteen hundred pounds, and the barrister had no idea of their not being brought to account for it. Not only, he held, did these

fraudulent solicitors richly deserve punishment for their misdeeds, but it was further his duty to recover this money for his ward if possible ; and he was given to understand, that Mr. Pegram was a substantial man, who could be easily compelled to disgorge his plunder. Lord Lakington, if he chose, might forgive him ; but he, Mr. Carbuckle, had clearly no power to condone their offence. It was his business to recover Mary Chichester's money, and from that point they were unable to move him. The Viscount was in despair, and his first idea was to approach Mary upon the subject, either through his daughter or nephew ; but they both declined positively to discuss the thing with her in any shape.

“ I should say the division was a judicious thing both for you and her ; and that, on coming into such an income, Miss Chichester could well afford to lose such a sum. Do the

magnanimous, and let these miserable Pegrams go," said Jack. "But then, you know, most people would simply laugh at the idea of being so foolish as sitting still under the loss of thirteen hundred pounds, which might be easily recovered ; and remember, it is us for whom this trial would be unpleasant, not Miss Chichester."

However, after a few days Mr. Carbuckle came to the conclusion that his ward ought to be consulted on the point. He put it very fairly before her, and that young lady settled the thing in a most off-hand manner.

" My dear guardian," she exclaimed, " I have got to know and love these people very dearly. I would certainly make considerable sacrifice to save any of them from annoyance ; and as for Beatrice, would forego a much bigger sum than what you name sooner than that miserably-mistaken engagement of hers should be flouted



in her face before all the world. Remember, that, as far as I am concerned, four thousand a-year represents fabulous wealth—more, a great deal, than I shall ever know how to spend."

"I don't know," rejoined Mr. Carbuckle drily; "it is astonishing how rapidly people's ideas enlarge with their income."

"We will not argue about that," replied Mary laughing. "I told Lord Lakington that I would meet his wishes as to the 'Tontine' in any way I could when he threw out a hint that some such arrangement might be desirable; and therefore, all I can say is, my dear guardian, pray let the necessary deed, agreement, or whatever it is, be drawn out as soon as possible. Do you ever see Mr. Ringwood, by the way?"

"Well, I cannot say that I have lately. Perhaps he is busy—busy making out his bill of costs against you, Miss Mary. I am afraid

there is an awful settlement staring you in the face."

"That, of course, I shall look to you to manage ; but pray remember, that I wish it done on a very liberal scale."

"Pooh ! nonsense, child ; I am only joking. Ringwood worked hard on your behalf in the 'Tontine,' it is true ; but, I feel sure, would be as deeply affronted as I should be at the idea of any recompense in money for his services."

"But what other recompense can I make him ?" exclaimed Mary.

"Oh ! well, I am sure I don't know ; I must leave him to tell you that himself ; but he is an audacious young man, and there is no knowing what he may not ask for. Good-bye."

Miss Chichester had more than once meditated upon the persistency with which Ringwood had held aloof from her. Adhering

steadily to his determination, he had never been near the house in the Victoria Road since their expedition to Portsmouth, and Mary began to think that she had somewhat overestimated her power over him. A short time back, and she would have been quite justified in considering him an admirer, likely, on very slight encouragement, to turn into a lover ; but she thought now that his feeling towards her must have been probably nothing more than a mere passing fancy, and Mary was not altogether pleased with this reflection. Without giving her heart away before it was asked for, she had, nevertheless, thought a good deal of Ronald Ringwood, and felt rather indignant that he should have so soon ceased to think about her. Perhaps he would come down with this agreement regarding the division of the "Tontine." She would like to see him again, just to convince herself how mistaken she had been in supposing he had ever cared about her ;

and in that respect she was destined to be speedily gratified.

Mr. Carbuckle was startled one morning by Ringwood bursting into his room, bearing in his hand a piece of pink tissue-paper.

“By Jove! Carbuckle,” he exclaimed, “I think this is the hardest luck I ever heard of. Here is a telegram from Mattox, the master of Portsmouth Workhouse, come to say that Terence Finnigan is dead—died about half-past eight o’clock this morning—full particulars by post; and there is that agreement between Lord Lakington and Miss Chichester still unsigned. After all our trouble, to think she should lose four thousand a-year by about forty-eight hours! It was to have been signed the day after to-morrow.”

“Yes, this is very hard upon Mary, though she will fret less about it than any girl I know. I have no doubt that telegram is true, and, as you say, the deed not being

signed, Lakington lands the whole ‘Tontine.’ What a *coup* for the noble Viscount! There is one thing—I will have that thirteen hundred pounds out of old Pegram now. I reluctantly consented to the abandoning of that claim when Mary was an heiress, but I shall have to point out to her now, that poor people cannot and must not allow themselves to be swindled out of such sums. I shall have to go down to the Victoria Road and tell them all about this, although I am confoundedly busy. It is no use asking you, I suppose?”

“I will go for you if you like,” replied Ringwood, quietly.

Mr. Carbuckle stared at him for a minute, and then said :

“Well, I wish you would ; and I will engage that, when you tell Miss Chichester the news, you will find her what we used to call in my racing-days ‘a good loser.’”

However young ladies may blind their

masculine relations as to the state of their affections, they find it hard to throw dust in the eyes of their sisters. Mary Chichester was a by no means gushing young woman—not at all of that kind who wear their heart upon their sleeve. She had never breathed a word of the half-developed feeling which undoubtedly possessed her in favour of Ronald Ringwood; but for all that, Beatrice had penetrated her friend's secret, and strongly conjectured that, whenever the young barrister chose to throw himself at her feet, he would not woo in vain, granted even that she was the winner of the "Great Tontine," and possessor of eight thousand a-year.

When Johnson, accordingly, threw open the door and announced Mr. Ringwood, there was no little flutter in the drawing-room in the Victoria Road. Mary felt that from that interview she should be able to decide as to whether Ringwood really cared

for her or not; while Beatrice felt no slight curiosity to ascertain for herself how far she was right in her suspicions. She had, it must be borne in mind, barely seen the two together so far, and on that one occasion Mary was comparatively a new acquaintance, and not the intimate friend she had since become. The curiosity, not only of Beatrice, but even of Mrs. Lyme Wregis, was, however, thoroughly roused, when his greetings once said, Ringwood observed quietly,

“I have come, Miss Chichester, I regret to say, to break bad news to you; and if Mrs. Lyme Wregis will excuse us, I should prefer that you alone heard my evil tidings in the first place.”

“Certainly, Mr. Ringwood,” replied the old lady. “Take him into the dining-room, Mary, my dear; and do not forget that, whatever trouble he may have to tell, Trixie and I are waiting up-stairs to comfort you.”

Mary thanked the old lady with an eloquent glance, and merely saying, "This way, Mr. Ringwood, if you please," led the way below.

No sooner had the door closed behind them than, turning towards the barrister, she exclaimed,

"Nothing has happened to Mr. Carbuckle?"

"He is perfectly well," replied Ringwood. "My bad news, Miss Chichester, is connected with the 'Great Tontine.' I have received a telegram from Mr. Mattox, the master, as you may remember, of Portsmouth Workhouse, to say that Terence Finnigan is dead."

"Poor Terence!" replied the girl, "I am sorry for him; though when existence has become so merely mechanical as his was, one cannot but feel that death is deprived of all its terrors."

"His end, you will be glad to hear," continued Ringwood, "was painless. But you do

not seem to realize, that by his death your share in the ‘Tontine’ becomes void; and I am sorry to inform you,—and it is this more especially that Mr. Carbuckle wished me to point out to you,—that the agreement between you and Lord Lakington being still unsigned, it is not worth the paper it is written on.”

“I understand,” replied Mary, quietly. “You mean to say that Lord Lakington takes the whole ‘Tontine,’ and that my prospect of being an heiress has melted into thin air.”

“That, I regret to say, is the exact state of the case; and very, very hard luck for you it is.”

“Well, Mr. Ringwood, I am not going to pretend to you that I am wholly indifferent to the loss of four thousand a-year; but after all, remember, I only stand in the same position that I did three or four weeks ago; and never having had the spending of such an

income, I very partially realize the loss of it. I shall always feel that I can never be sufficiently grateful to you for all the time and trouble you have wasted, first on my aunt's behalf, and then on my own."

"Not altogether wasted," replied Ringwood. "As Carbuckle observed when he heard the news, now that you have lost a fortune you cannot afford to neglect small pickings. The finding of Terence Finnigan will still entitle you to recover from Mr. Pegram your share of the money he so fraudulently acquired.

"Pray tell my guardian, that nothing will induce me to consent to any such proceedings being taken. It would be next to impossible to take them without dragging the whole story of the 'Tontine' and the names of Lord Lakington and Beatrice before the public; and knowing as I do how Beatrice dreads the bare idea of such a thing, I would not have it happen to recover double the

money ; and now I presume there is no more to be said. Had I become the rich woman I expected, I should have consulted Mr. Carbuckle whether it were in any way possible to repay your devotion to the cause of my aunt and myself. As a well-nigh penniless maiden, Mr. Ringwood, I am afraid sincere thanks is all I have to offer," and with this Mary moved towards the door.

"Stay a moment, Miss Chichester," exclaimed Ringwood eagerly ; "I have something more to say to you—of little moment, it may be, to you, but a very grave matter to me. I have loved you sincerely, and hoped to make you my wife, almost from the beginning of our acquaintance. If I have never ventured to tell you so before, the 'Tontine' must be my excuse. I was always in possession of the facts of the case, while you were not ; and I dreaded not so much what the world might say as what you might think, when, supposing

I had the good fortune to win you, you should discover that I had known of the possibility of your being an heiress all along. I could not face that ; and I swore to keep aloof from you until this lottery was decided one way or the other. I could have even dared to put my fate to the test had you won the whole and become a great heiress. There would, at all events, have been nothing underhand about my wooing then. Whatever answer you may give me now, you must, at all events, acquit me of mercenary motives, and feel sure that I love you for yourself. I love you very dearly, Mary ; do you think you could love me well enough to be my wife ? ”

“ You have taken me so by surprise that I hardly know,” faltered the girl ; “ but, believe me, no one can more thoroughly appreciate the delicacy of your conduct than I do, and it is that which makes me now hesitate. Your

wife, Mr. Ringwood, ought to be a woman who not only loves you dearly, but can enter fully into the career which I am sure is before you ; and unless I felt certain I could be all this to you, I would say you ‘nay,’ whatever my own feelings might be. Will you give me a little time to think over it ? Come and see me to-morrow, and I will honestly answer your question.”

“ It is more than I dared to hope for,” replied Ringwood, as he raised her hand to his lips ; “ please make my adieu up-stairs, and till to-morrow, good-bye.”

That the finishing of the “Great Tontine” resulted in a double wedding it is almost superfluous to add ; but that Lord Lakington, under the strenuous pressure of his nephew and daughter, was induced to settle ten thousand pounds upon Mary Chichester as a wedding gift is a fact that deserves to be recorded, the Viscount, after the

somewhile manner of those who have been spendthrifts in their youth, developing a laudable ambition for the accumulation of riches in his mature age.

THE END.



